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We beg to state that we decline to return or to enter into correspondence as to rejected communications; and to this rule we can make no exception. Manuscripts not acknowledged within four weeks are rejected.

NOTES OF THE WEEK.

Wick has given the Liberal party an empty pride of place. Taking the United Kingdom as a whole, it has a majority of two over the Unionist. So the first bye-election will be quite a sporting affair. Unhappily there is a very grave side to the business as well as this light side. Even assume the whole Labour vote constantly cast in its favour, the Government can only live by sufferance of the Nationalists. True, we have the means to prevent Home Rule, yet the position is detestable. The Liberals, to keep in office, must huckster and haggle for the Irish vote; must buy and sell, and who can say the merchandise will not be in articles of religion and of liquor?

One cannot therefore quite share in the glee which some Unionist papers are showing over the plight of the Government. After all, the Liberal party has been known in the past as the “great Liberal party”. It still holds leaders of high character and intellect. It has an historic tradition and respectability to keep up if our system of party government is not to be quite defamed. How can it do this and yet remain absolutely at the beck and call of the people who cheered the news of British defeats in South Africa, and whose great aim—openly professed—is to make government at Westminster impossible and to break up the Empire? If the Liberals had lost two hundred instead of a hundred seats at this election, they would have been a cleaner and far more independent party than they are to-day.

We always understood before the election that the Peers represented nobody save themselves. Ten thousand times this was declared by Liberal prints and Liberal spouters. But now we are given the totals:

“Against the Peers . . . 3,145,749
For the Peers . . . 2,867,813.”

These are the figures of the authoritative Liberal press. “The Christian World” varied the formula slightly

during the election, dressing its shop window with the words “For the People” and “For the Peers”. It pays, we suppose, to introduce class contrasts as much as possible into Christian journalism. Anyhow, here we have a clear and frank confession by the Liberal party that, out of a total poll of, roughly, six millions, nearly one half declared “For the Peers”. Well, if the Peers don't represent the People, it looks very much as if the People represented the Peers.

Exchange of fitful shots after the action is over is common to all elections. Mr. Walter Long and Mr. Fuller, the recently elected of Westbury, have been popping at one another pretty vigorously. Mr. Fuller seems to be a fairly easy mark. For one of his election tricks he has to meet his opponent in a court of law, and we shall see how he comes out when face to face with truth. Mr. Walter Long drags into light another specimen of Mr. Fuller's methods, which, as it stands, is almost incredible.

Mr. Fuller voted against Mr. Bridgeman's amendment to the Old Age Pension Bill removing the pauper disqualification, and against Mr. Goulding's amendment relieving from disqualification those who had had the misfortune to come on the rates owing to the failure of a friendly society. Mr. Fuller cannot deny that he voted against these amendments, yet he says it is a “lying invention” to say that he voted against giving pensions to those who had received parish relief or to those who had been forced to take it through the failure of their friendly society. Here at any rate facts speak for themselves. His pretext that these were wrecking amendments will not help him. But we admit we are rather surprised that Mr. Fuller did not exploit Mr. Ure's “lying invention”. One seems to remember men dressed up as Chinamen in chains on Mr. Fuller's platforms in 1906.

We should not have thought there was anything in common between Thomas Carlyle and Mr. Ure, but it seems they are somewhat at one on the great question of fools. Carlyle spoke of the population of the British Isles as made up “mostly of fools”. Mr. Ure views those who voted for the Unionists as fools and idiots. If to the Unionist total of voters we add a certain percentage of radical voters—and even Mr. Ure will admit that here and there occurs a foolish radical—we get figures almost big enough for Carlyle. But, for our-

selves, we cannot see why a voter is a fool because he does not believe lies about old-age pensions any more than we can see why a voter is drunk because he does not set so high a value on Mr. Silas Hocking or Sir Henry Norman as they set upon themselves.

On the contrary, this abuse of electors by unsuccessful candidates and self-elected leaders is quite contemptible. On the back page of "The Nation" last week there was a beautiful picture of a baby in its bath struggling to lay hold of a cake of soap, with underneath the fiction "He won't be happy till he gets it". The words exactly express the state of the Liberal party till it got the franchise for the agricultural voter. But now, having got the boon, a certain section of the Liberal party—we admit, not the nobler section—is as unhappy as ever. Whenever its bantling declines to do what it is told to do, the Liberal party reviles and curses it. What a charming exhibition!

By the way, some remarks in the SATURDAY REVIEW last week on the relative importance of constituencies have been rather absurdly misinterpreted in many newspapers. Our point was simply this—small and remote constituencies in Wales and Scotland, the terræ reclusæ of our system, are not in the nature of things so important imperially as the great centres of wealth and industry; and therefore cannot be allowed to overrule in supreme matters the voice and wish of England. Orkney and Shetland have been polling this week. Do Liberal enthusiasts really contend that the voice of the Orcadians and Shetlanders is as important as that of the City of London? If there is nothing between such constituencies, what becomes of their own leaders' argument that whilst the great industrial constituencies of the North are Free Trade, Tariff Reform is out of the question?

The truth is the Liberal leaders and the Liberal press wish to have it both ways—always provided they can score both ways. They would insist that the small towns—mere cathedral towns—of the South and elsewhere do not much matter; these are corrupt little towns, by tradition Tory, sleepy hollows where—according to Mr. Churchill we think—commerce, noble industry hardly exist. It is the great northern radical strongholds that truly matter. Look at Dundee, with its splendid marmalade industry—there's something like a town! Look at Manchester and Oldham—there's real enlightenment—only one Tory M.P. between them, and he has no right to his seat! The Home Counties—who reckons them equal with the splendid, highly educated radical seats of the North? They are mere "recreative constituencies". As for the southern county seats, the poor benighted peasant is quelled by the feudal system of the squire and the parson and the farmer. He is not a free man. Such has been the line of the Liberal press throughout the election. Really if we are to be rebuked for sin, we had rather it were not by Satan.

The lot of a Liberal candidate in some of the Home County constituencies is usually bitter if he aspire to social as well as political distinction. To be frank, in many of these places all "the people worth knowing" are on the other side. It would save much heart-burning if the Liberal organisers could draw, for their candidates in such places, from not the aristocratic but the homelier wing of their party. In one of the Hampshire constituencies, for example, a member of a fine old Whig family came out as Liberal candidate instead of the village shoemaker. When his father found that "the gentry" to a man was on the other side he broke out angrily that he had hoped to have some gentlemen on their side instead of a "lot of ranters"; whilst when the village shoemaker objected to the candidate's declaration in favour of a strong Navy, and said "I don't consider these are Liberal principles", the sharp retort was "You can get off the platform then"!

But why should shoemakers in the South of England be often such violent radicals? We have noticed it in

Sussex during this contest, and it is the same in scores of constituencies. During the war in South Africa shoemakers' windows were broken more than those of any other class—shoemakers, and next to them deans perhaps. What is there in re-soling and re-tipping shoes and retailing boot-laces that should make a man aggressive in his radicalism? Why should a cobbler always want to go beyond his last? It is a matter that our organisers and workers should look into with care. We may despair of getting cocoa on our side, but it would be well worth trying to detach leather from Liberalism.

All our party machinery needs to be set in motion again at once. There is no time for rest. There ought hardly to be a pause. The next election, which may come any time, will be more decisive than this; and nothing is wanted but hard work to make it decide in our favour. There are still large sections of our party who fail in their duty. The middle-class Unionist is not as keen as he ought to be. The rich Unionist is not as generous as he ought to be. Many and many a middle-class Unionist does simply nothing to help his side; he neither pays nor works. His contribution is to curse the Government and wonder why others do not work. If our middle-class rank and file worked as the party leaders and the candidates do, we could easily beat the Ministerialist combination. Everything is in our favour; all the difficulties are on the Government side.

As if the Liberal League and the League of Young Liberals were not enough—too much for success—we must now have a "Gladstone League". One has appeared at any rate in the "Daily News". Why Gladstone? The name of Gladstone may be a great name, but among the Radicals it is no longer a name to conjure with. The names of Mr. Lloyd George and Mr. Winston Churchill never fail to gladden the heart of a Liberal meeting. But the name of Gladstone falls almost as flat as the names of Mr. Asquith and Mr. Burns. Some startling device will have to be inscribed upon the banner of the Gladstone League if readers of the "Daily News" are to be duly set aflame. Perhaps the Grand Old Man drinking a cup of cocoa, with the motto "ex servitute suavitas".

The Gladstone League wants, more than anything else, the "Land for the People". Gladstone was once asked what he thought of land nationalisation. "Do you mean to pay for it?—or don't you?"—was the effect of his reply. "If you don't mean to pay for it, it is robbery; if you do, it is folly." The Gladstone League, of course, stands by the Budget. What did Gladstone say about increasing taxation upon a failing source of revenue (the Licensing clauses)? What did Gladstone say about budgeting for the current financial year and no further (Land Valuation and Development clauses)? The Gladstone League might have hit on a happier name.

The arrangement all through the election seems to have been this—the "Times" is to run Mr. Winston Churchill, while Mr. Lloyd George is to run the "Mail". New statesmanship, like new journalism, must, above all, be live. Mr. Churchill went to Lancashire with a special descriptive reporter of the "Times"; Mr. Lloyd George goes to Cannes, apparently, as the special descriptive reporter of the "Mail", with Mr. Masterman for his assistant. And it seems that between his games of golf there he finds time to be interviewed by Mr. Asquith and to fix up the plan to squash the Peers. He and Mr. Churchill have definitely decided to deal first of all with the veto. Poor Mr. Asquith, there is something about the business that reminds one of honest Gabriel Varden and his wicked apprentice Tappertit.

The election being done, one may express a hope that the harsher "personalities" in party politics may be put by for a season. Of all forms of argument the personality is the most difficult and dangerous to the reputation. Even great parliamentarians have sometimes sent cold shudders down the backs of their friends by an over-allusion to an opponent opposite. We have

seen a leader of the Conservative Party blush at a personality of his chief supporter against a leader on the other side. How much worse is it often with the lesser fry! The sword of personality in the hands of the small politician is usually a terrible weapon, more especially for the small politician's own friends. It is to be hoped, then, that the verbal smashing and pulverising of Mr. Balfour, Mr. Asquith, and the rest of the leaders will cease for a little.

There was a personality during the election which greatly tormented, but it is not quite clear why this particular one should have been so much resented. What is there so displeasing about the description "a little Welsh attorney"? There is surely nothing severe in calling a Welshman a Welshman, and an attorney an attorney, even though Carlyle did write of attorneys as law-beagles hunting ravenous on earth; whilst, as for the diminutive, was it not dwelt on ten thousand times by draughtsmen and writers to hit off Lord John Russell and Lord Randolph Churchill? "Little" is as often a term of endearment as of reproach. We have all heard of a Chancellor of the Exchequer who himself described a legal supporter as a something canting attorney: now that was really a drastic personality.

The Dean of Westminster is unnecessarily lurid on the election. To talk about the tone on all sides being lower than at any previous election is melodramatic extravagance. Such strong language is so unlike Dr. Armitage Robinson that he must have been moved beyond himself to use it. There is certainly nothing strange in a good man being stirred by the low sordidness that clings about a popular election. But it is no new thing. There has been nothing in this election quite to equal the blackguardism of the Chinese labour propaganda of 1906. Any way, those who will have democracy must put up with its nastiness. A popular election will never be fought on noble lines. Certainly it never is. The bulk of voters are ignorant; the bulk are (naturally enough) selfish. And to them is the appeal. Human nature cannot stand the strain. The champions of democracy must take on their backs the misdeemeanours of elections.

The Labour Exchanges Act has just come into force. It is a new Act but not a new thing, by a good deal. The Central Unemployed Body for London has long had its labour exchanges, and has been the teacher of the new officials, or of many of them. Still, one is glad to see the system extended. Only State direction can give it full chance of success. Large numbers were waiting to put their names down on the first day. None but Mr. Lloyd George, who has been so anxious to make little of unemployment, should be surprised. One wonders what will happen. Will the exchanges do much to mitigate distress? We greatly fear that they will show the shortage of employment rather than the means of remedying it. It is good to take a man from where there is not work to a place where there is; but what if there is no work at either place?

Many have been the schemes for keeping the stream of British emigration within the Empire. A novelty was outlined by Mr. Reginald Enock at the Society of Arts this week. He proposes that municipal and urban district councils should buy up land in the colonies and use it for the benefit of the people of their particular localities. Men and women for whom England could no longer provide work and wages would under such a scheme undoubtedly be more worthily and profitably placed than by sending them to the workhouse or to relief works. At the moment that Mr. Enock made this suggestion it was announced that Victoria is preparing to put forty thousand settlers on the land, and will run excursion steamers from Great Britain with farmers and their families. All very well, but this sort of thing means for us giving away the best and keeping the worst.

Rumours of approaching trouble in the Near East can, we fear, hardly be treated as negligible. The Turkish Government's protestations are unconvincing. Every-

one in a position to know is well aware that the Young Turks are spoiling for a fight. They believe that a victorious war would establish their position at home, and they have no doubt as to their ability to vanquish any foe they are likely to encounter. Their wider aim is to reconquer the territories Turkey has lost within recent times. This is the spirit abroad. The Turkish army at present is ill supplied with artillery, but could easily dispose of the Greeks. A fight with Bulgaria would be quite another thing, and if it were allowed the Bulgarian army could no doubt make its way to Constantinople.

If the Cretans can be induced to behave reasonably, then the outbreak may be damped down for the present, but the elements of trouble will still be there. It is clear now from the despatch of British warships that the protecting Powers have determined if possible to prevent follies that may endanger peace, but they have themselves undoubtedly encouraged Cretan ambitions. If they had handed Crete over to Greece at the time Bosnia was annexed by Austria, things would have passed off quietly, but now the new régime in Turkey has built up hopes which forbid concessions of the kind even though Crete is only Turkish in name. Both Vienna and St. Petersburg are apprehensive. The best sign at the moment is that they refrain from nagging one another. They recognise that if Turkey opens the game no one can foresee the end.

The difference between the Mohammedan and the Babu point of view was strikingly shown at the Delhi meeting of the All Moslem League. If its programme of industrial, economic, and social progress can be carried out, a Mohammedan revival of historic importance must be the result. The Moslem community has better claims than any other in India to be treated as a single nationality. Moslem toleration is the antipodes of the "impassioned eloquence" of the Babu whose hysterical screams may be studied nowadays in Caxton Hall.

If England produces her Wedderburns and her Cottons, India produces her Ameer Ali and her Bhow-nagrees. The Anglo-Indian crank is well countered by the level-headed native who does not abuse his culture and his opportunities. Mr. Ameer Ali's appointment to the Privy Council is a well-deserved compliment to Moslem loyalty and learning. At the dinner given to him on Wednesday he made a speech which might stand for a summary of his writings during many years on the relations of Great Britain and India. He has no illusions as to the fitness of the Congress-wallah to run an Empire. The day British control is removed from India will, said Mr. Ameer Ali, usher in anarchy, rapine, religious and racial disorder, which must end in the worst foreign domination ever known. "Loyalty to the Crown means emphatically the best and truest loyalty to India." An elementary truth which India's "progressive" friends have yet to grasp.

A week ago yesterday and Paris looked to be washed out of existence. Then on last Saturday morning the Parisians learned that the flood had reached its limit, and was retiring. It was characteristic of Paris that one of the first matters to which she turned her attention was the rescue of her Opera House. At any rate let the water be pumped out of that. Happily the Louvre had been saved. The engineer in charge of the cement-bags that kept the flood out of the Louvre deserves as much as can be given him. He spent three sleepless nights, and only just beat the water.

Civilisation has a rude awakening at times like these. The ruffian comes out of his hole, and is hung from a parapet by law-abiding citizens. The modern man suddenly loses faith in democracy, and asks for anyone who has the gift to be summary. Soldiers bivouac in the streets. The law obliges the man with food to sell at a fair price. All these things have just been—and still are—in Paris. It is a state of siege. Well, here is the justification for the Middle Ages. Then it was always a state of siege, with war, famine, and pestilence at the gate.

The Stoot's Nest railway accident leaves an uncomfortable sense of insecurity. It remains almost a mystery. None of the evidence given at the inquiry was at all conclusive. The account of the signalman who noticed sparks flying from under one of the carriages just before the accident promised something like a solution. But the clue was soon lost. No expert could be found to commit himself on the necessary point of fact. We are left to the vaguest conjecture. It is almost terrifying to think of this train—the best and most improved of its kind—suddenly leaving the rails for no reason that can be clearly ascertained.

Lord Alverstone gave almost a "Times" column of disquisition on the New Oaths Act in his charge to the Grand Jury at Aylesbury. What a satire this is on the making of Acts of Parliament! An Act on such a simple subject has been so confusedly made that no two judges or magistrates can agree as to how the oath ought to be administered. Opinions are divided as to whether the words "So help me, God", which conclude the previous formula, must be used. The Lord Chief Justice and Mr. Cave K.C., the Recorder of Guildford, happen to agree that they may be omitted; but the Home Office has sent circulars round to magistrates advising them that these concluding words are a substantial part of the oath. Jurymen and witnesses must singly, holding up the hand, repeat the oath after an officer of the court. By the original Bill they had only to listen and at the end say "I swear". The repetition wastes time, and Mr. Cave thinks the Act ought to be altered. The Lord Chief Justice disagrees. The repetition, he holds, adds to the solemnity and feeling of obligation. This may be so, but it is surprising he should say that ill effects from kissing the book were unknown. This is treating very lightly what medical men said about the practice.

Mr. J. G. Talbot is one more instance of release from life soon following release from work. It is not curious, for it is very common, but it is always remarkable how often one hears of a man's death almost immediately after hearing of his resignation. Mr. Talbot was not a great parliamentarian, still less a politician. But he was a great gentleman, and, on the whole, a great Churchman—great in his zeal and conviction. It is in Church politics that he will most be missed. He has been a very familiar figure there for now twenty or thirty years. It is pleasant to think that all Mr. Talbot's best qualities are more than sustained in the man who takes his place as member for Oxford University.

No doubt there will be the usual grumbling, and probably some downright growling too, about schoolmaster bishops when Dr. Pollock's appointment to Norwich is realised. Anyhow, he has been a great success at Wellington, and most of the qualities that have seen him through there must come into play in a diocese. The papers have made a great deal of the King's influence on Dr. Pollock's behalf. We do not fancy Court appointments in the Church, but we are certainly not going to discount a good man if he happens to be in Royal favour as well. We should think that Dr. Pollock could stand it.

The Presidents of the Oxford and Cambridge Boat Clubs decline to change the date of the race, which they had fixed for Wednesday in Holy Week. But they have some scruples; so by way of compromise between their convenience and the Church, or by way of squaring their own consciences, they propose to give up the dinner. The dinner is to become a propitiatory sacrifice to the Church. It is a pity the Presidents have not the courage of their own decision. If the observation of Holy Week is nothing to them, let them be straight about it and dine as in any other week; if it is something, let them change the date of the race. Even if it were rowed at some other time than spring, the world might not come to an end. The Bishop of London, they tell us, "approves of the whole arrangement". Then, as Mr. Balfour said once of another bishop, "so much the worse for the bishop".

MR. ASQUITH'S HUMILIATION.

WHEN Mr. Asquith succeeded to Sir Henry Campbell-Bannerman, two years ago, he seemed to have reached the summit of human power. Being only half-way up the fifties, he was still in his political youth; and he wielded a sceptre more potent than that of the Kaiser, or the Tsar, or the President of the United States. The two European Emperors have troubles which the Prime Minister of England knows nothing of; and the American President has the Senate to thwart him at every turn. Mr. Asquith had at his command the biggest parliamentary majority ever seen since the Reform Act of 1832; and he had in the country a constituency, as yet undebauched by blackguardism of speech and corrupt finance, which was willing to follow him along the plain, broad path of moderate reform and imperial solidarity. The young democracies of Greater Britain are politically Liberal in their sympathies; and they would have met him more than half-way in any attempt, however cautious, to bring the colonies into closer union with the metropolis, especially on the subject of imperial defence. With regard to Europe, Great Britain was at one of those happy moments in history when the Secretary of State for Foreign Affairs has nothing to do and when our foreign policy is uninteresting because it is non-existent. Mr. Asquith's authority in his Cabinet and in the House of Commons was then not only unquestioned, but apparently without the shadow of a rival. He was older than most of his colleagues: he had the training of Balliol and the Bar behind him; and he was master of a rhetorical style which swayed the House of Commons the more easily because it had no competitor. If ever a statesman succeeded to a fair and ample heritage, abundantly equipped for its devotion to great and noble uses, it was Mr. Asquith. What has he done with the talents confided to his care? He has thrown away his opportunity; he has wasted the public estate; he has subsided from a statesman into the dignified and ductile instrument of anarchy.

In two years a majority of three hundred and fifty has been reduced to a majority of one hundred and twenty, of whom eighty-two are Irish Nationalists sworn to break up the Empire, and forty are Labour-Socialists pledged to subscribe allegiance to no political party. Within the ring-fence of "the predominant partner", in England which contains nine-tenths of the property and intelligence of the three kingdoms, the Prime Minister is in a minority. The once great Liberal party is demoralised; the national finances are in confusion; one branch of the Legislature, the House of Lords, is threatened with extinction or emasculation. The General Election just concluded has witnessed the spread, under high official patronage, of the most deadly disease that can fasten on the vitals of a free political country: we mean, the use of gross and exasperating personalities in political controversy. Unless this disgusting practice is stopped by the reprobation of public opinion it can only end here, as it has ended in the United States, by driving all respectable men out of public life. But it is at present one of many symptoms of the general confusion, the anarchy or no-government, which two years of Mr. Asquith have brought about. How is it possible, the intelligent foreigner might ask, for one man to have wrought all this mischief in so short a time? The answer is at hand: the Prime Minister has not wrought it; he has done worse: he has allowed it to be wrought by others, whom he may or may not dislike but whom he must despise and distrust.

Mr. Asquith's capital error on succeeding to the Premiership was his appointment of Mr. Lloyd George as Chancellor of the Exchequer. Mr. Lloyd George had been two years at the Board of Trade—his only experience of office—where he had done well, just because he was in a subordinate position. By suddenly promoting him to the post next in importance and dignity to that of the First Lord of the Treasury, Mr. Asquith took the first fatal step towards his own submergence. Why he did so is inexplicable by any reasons known to the political world. The Prime

Minister must by that time have become acquainted with his youthful colleague's qualities. As a man of the world, as a lawyer, as a politician, Mr. Asquith must have known that if there is one post in the Government for which Englishmen require gravity of character, sobriety of speech, and official experience it is the Chancellorship of the Exchequer. It is an axiom with theatrical managers that plays written about money never succeed, because money is too serious a subject for jocular treatment. Taxation is the most serious of all subjects; and Mr. Asquith chose as his Minister of Taxation an inexperienced politician whose reputation was built upon his chaff of Mr. Chamberlain. Taxation is too complicated a subject for the comprehension of the average elector; and therefore we do not hesitate to say that the Chancellor of the Exchequer's methods of speech have had more to do with the loss of over a hundred seats to the Radical party than the principles of socialistic finance. Mr. Asquith's next mistake was his promotion of Mr. Winston Churchill from the Under-Secretaryship of the Colonies to the Presidency of the Board of Trade, with a seat in the Cabinet. Mr. Churchill had only been eight years in the House of Commons; he had only been a member of the Radical party three or four years. Official experience apparently counts for nothing in Mr. Asquith's eyes: administrative ability for still less, and ordinary attendance to the duties of a Government department for nothing at all. It is physically impossible that either Mr. Lloyd George or Mr. Winston Churchill can have attended to the business of their departments, for they were always making speeches in distant parts of the country. The capacity of composing and delivering inflammatory platform harangues has been with the Prime Minister the sole qualification for the highest posts in his Cabinet. If Mr. Asquith really thinks that the comparatively low faculty of fluent vituperation is the one thing needful for his Cabinet, we recommend him to wander about the public parks any evening or Sunday afternoon. He will pick up half a dozen better platform speakers of that kind than Messrs. Lloyd George and Churchill in a week's ramble. Somebody said of Lord Beaconsfield that he latterly mistook youth for genius. Is Mr. Asquith under a similar infatuation?

Whatever the cause of these mistakes, the Prime Minister has had plenty of time to correct, or rather to counteract, their consequences. He had only to assert the authority usually exercised by the head of the Cabinet, and as a rule cheerfully acknowledged by his colleagues. He has absolutely failed to do so, and has practically abdicated. Can anybody explain why the trained statesmen of the Cabinet, the Prime Minister, the Lord Chancellor, the Secretaries of State for India, for War, and for Foreign Affairs, have allowed themselves to be pushed to the edge of the revolutionary precipice by the twin demagogues? In comparing Guizot and Thiers a French writer has observed that Guizot was the victim of the pedantry of power, and Thiers of the sensualism of power. As we can find no other reason why Mr. Asquith should allow himself to be dragged through the gutter by Messrs. George and Churchill, we are compelled to the popular explanation that the Prime Minister thinks more of the social pleasure of his position than of its awful responsibility. He has certainly paid a heavy price for an easy and jovial life. He has spent in two years, and not, as Lord Goschen said, "like a gentleman", the biggest majority of modern times, and is reduced to bargaining for his life with the Labourites and the Nationalists. Does Mr. Asquith even now see what he has lost, and what he may still regain? The Prime Minister may still retrieve his mistakes; it is still open to him to reform the second chamber in a moderate and historical spirit and to restore order to the national finances. But there must be no hesitation or ambiguity at this hour of the day. Mr. Asquith must recover his authority; he must break decisively with hysterical Jacobinism; and he must appeal with the courage which is always successful in politics to the loyalty and patriotism of the sensible men of all parties. If Mr. Asquith can make up his mind to take this course, he must as the very first business get the Finance Bill

passed, with or without modifications, by the end of March. We feel sure that with the proper assurances delivered in the proper manner, the Government might secure the support of the Unionist Opposition in the matter of the Budget. Having secured the national supply, Mr. Asquith should then summon a meeting of the two Houses of Parliament to confer upon the readjustment of their respective powers and privileges with relation to finance bills and other legislation. If the Prime Minister approaches this subject in the spirit of a reasonable statesman, an Act of Constitutional revision might be passed through both Houses by the month of May, before the introduction of the Budget for 1910-1911. If the questions of finance and the House of Lords could be disposed of in some sensible and prudent fashion, the question of Home Rule for Ireland could well be left over as the issue for the next appeal to the country. However the House of Lords may be reformed, or even crippled, as the Jacobins put it, no Home Rule Bill can be carried except after a General Election, in which it is the main issue. If, however, Mr. Asquith should decide to throw in his lot with the revolutionary party, there is of course nothing but confusion ahead. As a first step, the Prime Minister will be obliged to try to extort from the Sovereign a promise to turn the House of Lords into a mob of twelve hundred nonentities, which would make us the laughing-stock of the world. Successful or unsuccessful, as regards the manœuvre of the hour, the attempt will spell the ruin of Mr. Asquith.

TARIFF REFORM AND THE WEST RIDING.

UNIONIST unsuccess—Tariff Reform in the van—in the manufacturing towns of the West Riding of Yorkshire is of so much more than local importance that full inquiry into its causes is more than interesting; it is necessary. The West Riding has always been one of the most "sturdily" (the consecrated word) democratic parts of England. Hereditary power its people have either hated or at best put up with as wrong in principle, but not working so badly as it might. Associated with the hereditary principle they found the ownership of large estates in land, and the landowner has been brought before their minds not, as he is in the country districts, as a personal power for good, but chiefly as a man who drew much from land which the growth of their towns and industries had made more valuable, and who sometimes no doubt stood in the way of that growth by the price he demanded for land required for public purposes. This anti-landowner democracy is the foundation of the Radicalism of the West Riding. It is true that since 1885 the power of the Radical party has declined in this district, but this has been largely due to the formation of the Labour party, who on all these points are as Radical as those whose power they have checked. The growth of Conservatism, amongst the working men at any rate, has been perhaps mainly the result of disappointment with the Liberal party at a time when that party was under the control of men who concentrated their energies upon attacks on the Church, who were indifferent to the development of the Empire and to our interests abroad, and who believed that the only thing you can do for trade is to let it alone. Many of these converts to Conservatism were rather anti-Liberals than real Conservatives, and some of them have since joined the Labour party.

To overcome this anti-Lords disposition it was necessary for the cause of Tariff Reform to arouse an equal enthusiasm and a power of conviction that would carry all before it. This it failed to do. Tariff Reform was unable to make headway against the combined forces of the Liberal and Labour parties, helped as they were by the Irish vote. Still, how was it that in these great manufacturing towns, so dependent upon the success of their industries, Tariff Reform did not make a better show at the polls in spite of the special difficulties of these elections? What were the influences that fought against it? In the first place we must remember that, just as in a country which has long been Protectionist industries will have grown up which any change in fiscal

policy may seriously injure, so in a country that has maintained a policy of free imports industries are developed suited to the prevailing conditions, and to them any change means risk. Thus, in the West Riding a very large trade has grown up in the export of tops (or combed wool) and of yarns to the Continent. This is not so profitable to the district, nor does it give so much or such well-paid employment, as a trade in fully manufactured goods; but it is there, and many firms are no doubt making satisfactory profits from it. Many of these firms fear lest by a change they should lose what they have and find it difficult and costly to replace it under new conditions. Other firms are doubtful as to the result, and, though not actively hostile to Tariff Reform, are too uncertain as to its effect upon their own business to be at all enthusiastic about it. There are in fact very large interests which have grown up under our present system and which are sure to be hostile, or at best indifferent, until those who control them can be convinced that Tariff Reform will not bring about loss of their present trade, but will save them from an ultimate loss certain to follow from our Free Import system. At present these powerful interests are mainly hostile to any change, and are working against it with great energy. Also the fact that trade was generally good in the West Riding, and employment in the staple industries better than usual, at the time of the elections helped their efforts materially.

The great obstacle, however, to the progress of Tariff Reform in this district, as elsewhere, is the fear of the working men that it will increase the cost of food. The rates of wages in the staple trades are, on the whole, comparatively low, at any rate for men. The position of many families has become worse in recent years. The raising of the age for beginning work, however necessary it may have been in the ultimate interests of the children themselves, has for the time diminished the income of many families, and at the same time the cost of living has increased owing to the general advance in the price of most of the necessities of life. It is natural that those who now find it difficult to make ends meet should look with real fear upon the possibility of any increase in the cost of living. The probability that there would be an increased demand for labour, and in consequence an increase in the wages employers would have to pay, if a policy of Tariff Reform were adopted, seems to them distant and uncertain. They have been so long accustomed to rates of wages that alter but little that they have learned to look for comfort in their lives rather to the power of making their small incomes go as far as possible in providing them with the necessities of life than to any possibility of increasing those incomes. If Tariff Reform is to win the general support of the working men of the West Riding, they will have to be convinced that it will not increase the general cost of living for them, and that it is a policy which will be carried out in their interest—that it will increase their wages, and not merely the employers' profits and the landlords' rents. They must be taught that prices depend upon production; that large production of food stuffs, whether it be the result of bountiful harvests or of increase of the area of land under cultivation, means cheap food; that in any process of manufacture it is large production which is cheap production; that it is to the lasting interest of the people and of the State to encourage production in every possible way within the Empire, so that British agriculturists and British manufacturers may be strong enough to supply our wants so largely that their power of competition will keep down the cost of anything we have to import from abroad. They can only be convinced of these things if the policy of Tariff Reform is put before them by men whom they can trust. The Unionist party, if it means to win their confidence, must accept without hesitation or reserve a policy of social reform which it must advocate and endeavour to carry out hand-in-hand with Tariff Reform. The hesitation shown by the Unionist party from 1900 to 1906 in social reform questions shook the confidence of many working men. Members of Parliament might realise that it is not what they talk about but what they do that really interests the electors. During last Parlia-

ment Liberals mended their ways a good deal as to social reform, to which historically they were indifferent. If the Unionist party hopes to win the great industrial constituencies of the West Riding, it must be thoroughly in earnest in promoting and supporting measures for improving the social conditions of our poorer classes and for helping in any and in every way our national industries. Our opponents are giving us every chance of doing this by precluding themselves from competing with us. They are slipping back into their ancient errors. They are pledged to break the House of Lords and disestablish the Church in Wales, and they are in the power of the Irish Nationalists, which means Home Rule. These vast political changes can leave a diminished and divided majority neither time nor strength for social measures. Therefore we have our opportunity, and we must use it to make the manufacturing districts realise that it is only a Unionist Government that can actively promote their industrial and social prosperity.

OPPRESSED ENGLAND.

ENGLAND, at all events, is for the Unionists. There it is—a plain majority of fourteen over Radical and Labour members combined. It will not do to forget this fact, or to allow the violent man on the other side to forget it. Should the Radical protest that it is absurd to distinguish the parts of this United Kingdom, or to take into account the quality as well as the quantity of votes, we may point out that it was he and his friends who first began to do so. Tariff Reformers have been told repeatedly that it would be in contempt of democracy if any scheme of Tariff Reform were permitted to go through with a majority of the hard-headed industrial townsmen of Yorkshire and Lancashire dead against it. The Radical who has drawn so sharp a line between the intelligence of those who live in Manchester and of those who live in Birmingham should highly appreciate our argument. We would begin by reminding the outlying portions of this United Kingdom that England is and intends to remain—in the language of one Liberal Prime Minister—the “predominant partner”; and that they themselves are—in the language of another Prime Minister—the “Keltic fringe”. We note that it seems to be part of the Radical policy at present to bribe the junior partners to upset the old firm. An attempt has been made to buy Wales with Disestablishment, and to buy Ireland with Home Rule. The solidarity of the partnership is threatened; and, this being so, it becomes necessary to emphasise the fact that one of the partners is senior to the others; and, if for no other reason, is entitled to particular respect and attention. Now, the senior partner is, for one thing, resolved to hold the firm together; and will insist that the Radical policy of sectional bribery and sectional appeal shall not be allowed to cripple the Unionist attempt to induce all classes and sections in the United Kingdom of Great Britain and Ireland to realise their unity and to pull together. That is perhaps the most important thing which the Unionist vote in England means. It is a vote given for the Union. The diversity of the issues before the country in this election must not be allowed to obscure that truth. England has in this election passed a vote of censure on the method employed by the Radical party. The key to that method lies in the attempt made by Mr. Asquith's lieutenants to bring back to Westminster enough votes from Scotland, Ireland, and Wales to swamp the English Unionist votes polled against them. In the cases of Wales and Ireland the bribe was so open that we might almost have expected it to be refused out of simple shame. In Scotland the method was different. Mr. Ure set the tone by his speeches in Lanarkshire, when he made a deliberate attempt to inflame his hearers against the Southerner as a Southerner, and against those of his institutions which, being distinctively English, were fair game north of the Tweed. It was a fine picture that he drew of England: “There they would find banded together the narrow selfishness of property seeking nothing but its own interest; all the cowards and the

chicken-hearts panic-stricken at the thought of a German invasion". The Tariff Reformers, said Mr. Ure, had by one means and another (influence of the Trade and so on) "secured the allegiance of the bucolic intelligence of the backward-going agricultural South". But Scotland, how different things were in Scotland! This kind of speech, punctuated with laughter and cheers, is the kind of speech which justifies us now in dwelling on the Unionist majority obtained for the "predominant partner" in the House of Commons; and in insisting that it would be monstrous to permit a Radical coalition scraped together by these means to overrule this English majority on any measure of vital and lasting importance.

What is the real meaning of this majority, and what result should the fact of its being there have upon the conduct and policy of the Government in the Parliament about to meet? Well, it means a great deal more than appears on the surface. The Unionists have won in England; and they have won most unmistakably in the counties of England. Now the English counties alone equal 43.8 per cent. of the whole electorate of the United Kingdom. They return only 234 members to the House of Commons, which means that they are greatly under-represented. If the English counties had their fair share of representation, they would have to be given another sixty seats. This unfair arrangement for the English counties is due, more than to anything else, to the over-representation of Ireland and of the Scots burghs. Here, then, is an additional reason why the Celtic vote should be discounted. It is given more value than it is entitled to, even counting only by heads. A fair redistribution scheme would bring down the Nationalist vote by twenty at least, and send up the English county vote by sixty. Mr. Asquith's Home Rule bribe could not buy him eighty net votes then. These votes would either have been extinguished or paired. Our English majority now becomes a very real factor indeed. Some of the Celtic votes ought not to be there at all. Many of them have been won on an appeal against the bucolic Southerner tricked out for the occasion by Mr. Ure. By what authority, in the face of these facts, can Mr. Asquith and his colleagues venture to put their hands to anything drastic or revolutionary? Is England, having less votes in the House than she should have, to be forced into revolution by Scotland and Ireland, which are over-represented? Is the majority of voters in the United Kingdom to be coerced into a policy of disruption in Church and State because there happen to be in the coming Parliament two Celtic groups which will be able to trim the boat as they please, and are there for that very purpose? Finally, is England to be forced to look on helplessly while the Radical tinkers are meddling with her Constitution, when she has a majority in the House sent there to prevent it?

If Radical flourishes mean anything, the question of the House of Lords must come up early in the new Parliament. Here the Celtic fringe comes in. Nationalists and Disestablishers have it down on the front page of the programme that the House of Lords as an effective second chamber must go. The way to their particular ends lies—as they themselves like to put it—over the bodies of the Lords. Radical newspapers have from day to day described the votes recorded for the coalition as votes recorded against the Peers. According to this way of thinking there is in the new Parliament a majority of something like one hundred and twenty for a limitation of the legislative function of the House of Lords. Even if this were a solid English majority, elected on a fair basis of representation, it would not be at all clear whether it were right and just to use it for the purpose of modifying the Constitution. In all countries where a paper Constitution has been drawn up, special guarantees—such as a two-thirds majority—have been devised to safeguard the Constitution against being remodelled without very special care and thought. But here we have no such thing as a solid English majority. It is, in fact, unthinkable that any statesman could set out to make a constitutional change of the most trifling nature situated as is Mr. Asquith to-day. Placed as he is

at the head of a chance coalition of groups, each of which has on interested grounds a particular grudge against one of the members of our Constitution, it would be something new in the politics of this country if he used his position to effect a revolution. The House of Lords, be it remembered, is older than Great Britain. As an institution it is part and parcel of the life of that "bucolic" and "backward-going" South which Mr. Ure thinks it safe to condemn. The Nationalist member at Westminster is still something of a novelty as things go in England. The remote Welshman has only had a matter of three and a half centuries to get over his feeling of strangeness there. In matters constitutional the Kelt should be on his good behaviour. If nothing else will move him, let him remember that, though the "bucolic" South has learned to be a little easy-going in these modern times, it is quite possible for the Kelt to go too far. Mr. Asquith should realise that the Prime Minister of England, sit though he may for Fifeshire, is not commonly expected to wear a kilt or to flourish a black-thorn. England is not going to be oppressed for ever.

AMERICA AND MANCHURIA.

LORD SALISBURY'S aphorism that the question of railways in China was a question of finance is finding a wider application than he intended. It was uttered at a time when China was being partitioned into Spheres of Influence earmarked by railway concessions, and was meant to imply that our command of capital would enable us to obtain such concessions as we desired. But the pendulum swung back: a policy was adopted of equal opportunity for all, and the United States appeals again to finance as the power that shall make it prevail. American friendship for China has been so ostentatiously affirmed that it has come to be regarded as quite a superior if not exclusive possession; and Mr. Knox is anxious to prevent the crystallisation in Manchuria of interests that might militate against China's independence, as well as endanger the policy of "the open door". Apprehending, no doubt—although diplomacy forbids the expression of thought in plain terms—that Russia and Japan may gradually consolidate their interests to a degree that it might be difficult to challenge, he proposes to meet the danger by timely accord. The Powers are invited to neutralise railways in Manchuria by forming a sort of international syndicate to acquire existing and construct future lines—starting, for example, with one from Chinchow to Aigun, from the frontier of Chihli to the Amur. The conception is striking; even grandiose. Such trifles as Fakumen extensions and South Manchurian rivalries are overcome at a stroke. The "New York Evening Post" describes it as proof that Mr. Knox "attacks diplomatic problems of the first rank as easily as he would discharge a refractory window-cleaner". And that a project so far-reaching—which tears through spheres of influence as easily as the Jews of old were wont to rend their garments—should have been promulgated without previously sounding those most concerned is not its least remarkable feature. Mr. Knox speaks of it as enabling Russia and Japan to shift their "onerous responsibilities" in connexion with Manchurian railways on to the shoulders of the combined Powers. But he omitted to ask, first, whether they wish to shift those responsibilities; and both have now given a negative reply. Russia is asked, in fact, to allow the Siberian railway which connects her with Vladivostok to be intersected at Tsitsihar, and Japan is asked to sell for a definite sum the South Manchurian railway which makes up almost the only substantial asset she has gained by the war. How, asks the Japanese press, are you going to appraise the value of a railway that practically cost Japan £200,000,000 and 100,000 lives? And if Japanese and Russian railway interests in Manchuria threaten China's integrity, how about the French line across Yunnan and German railways in Shantung? The United States said nothing while Russia was overrunning Manchuria, and intervention now savours of the action of Germany, France, and Russia after the Chino-Japanese war of 1895!

Not that Mr. Knox was without pleas. An international railway would refuse, obviously, to transport troops and munitions of war, so that Russia would be relieved from potential danger of Japanese attack from the south. And international finance would relieve Japan from the apprehension of competition which she pleads in bar of extensions—to Fakumen or elsewhere—proposed by other Powers. It is all interesting fence. But both Powers seem content to take the bad with the good, and decline the proposition, if not gratefully, with thanks. There is fine irony in the "Times" suggestion that Mr. Knox can, however, claim to have promoted at least in one respect the ends which American statesmanship had in view when it promoted the Peace Conference at Portsmouth. His proposals have for the first time brought Russia and Japan into closer communion of views regarding their interests in the region which was the scene of their struggle.

It is a curious reflection that amid all these negotiations, undertaken ostensibly on her behalf, China seems a negligible quantity. If Russia and Japan had agreed, she would doubtless have agreed also. As they demurred she has to demur; for they are masters of the situation. It is, however, at least open to question whether the success of Mr. Knox' proposal would not have left her in a more parlous condition than before. She stood helplessly by while Russia and Japan were fighting for territory which she called hers. She could not assert her authority when it was restored to her, nor even refrain from compromising her interests in negotiations with Japan. The proposed international syndicate would be, of course, nominally subject to China; but what would her sovereignty be worth? It would be a substitution, really, of five masters for two; and though she might dream dreams, in consequence, of multiplied opportunities for intrigue, it is likely that the financial interests concerned would lead to the practical consolidation of a condominium in which she would have little to say. The design of lifting Manchuria out of international politics by syndicating international interests is altogether praiseworthy; but the practical difficulties in the way are so obvious that one can hardly suppose Mr. Knox failed to see them, and can only surmise an underlying purpose to reaffirm the doctrine of equal opportunity and the intention of the United States to claim a full share in opportunities that may occur. Count Komura has taken occasion, indeed, to affirm again in the Diet the intention of Japan to adhere scrupulously to the policy of the open door; adding that the realisation of the American project would involve radical changes in the condition of affairs established by the Portsmouth and Peking treaties that might have serious consequences to undertakings promoted in the belief that the South Manchurian railway would remain Japanese. In this view of treaty obligations China seems to have been led to acquiesce.

But here again obtrudes the question of finance. For the scheme contemplated Chinese participation, and financial disability seems to have been pleaded as a supplementary consideration. But it is in fact a cardinal consideration, for finance is becoming evidently an urgent difficulty at Peking, and there seems really no more evidence of the fiscal or administrative reforms upon which her future depends than there was a generation ago. Edicts have been issued abolishing torture; yet a man was beaten the other day in the Shanghai city so barbarously that the foreign Consuls demanded his release. Great things were hoped of Yuan Shih-kai; but he was dismissed suddenly from power. One of his successors in the Viceroyalty of Chihli—we say "one" advisedly because the changes in high office lately have been kaleidoscopic—Tuan Fang has incurred a similar fate. Yuan's crime was that he had sided with the Empress-Dowager at the time of the coup d'état; and with her death came the turn of the Emperor's friends. Tuan Fang's ostensible fault was having permitted photographs to be taken of the Empress' funeral cortège; but the real cause is said to be his dismissal of officials, including a brother-in-law of the Regent who was able to enlist backstairs influence on his side; also that, in striving for economy, he reduced the customary flow of presents to Peking.

With the death of the Empress, we were assured, the way would be cleared for palace reform, for the extirpation of eunuchs and of palace intrigue. But there is a new Empress-Dowager who seems quite disposed to assert her position; and if it be answered that that leaves things as before, the rejoinder is that they are in so far worse that the old Empress was at least master, whereas present conditions imply paralysis and greater scope than ever for intrigue. When foreigners experienced in China praise the honour of her merchants and the capacity and frugality of her workmen, one is bewildered at the seeming inability of the great men whom the country throws up to effect improvement or reform. A remark attributed to Count Okuma may perhaps throw light on the enigma. As individuals (he is reported to have said) the personality of the Chinese is probably stronger than that of any other race; but collectively it is much weaker. No man, as the SATURDAY remarked lately, "will work harder than a Chinaman when he is working for himself, but no man is more prone to scamp a job when he is doing it for another". We hear of the greatness of China in the days of masterful Emperors like Kang-hi and Kienlung; but for several generations the Government has been in commission—which means collectivity. Have we here an explanation of the effete-ness which declines, or is unable, to avail itself of the best-intentioned efforts to help, yet is unable seemingly, alone, to initiate any real administrative reform?

THE CITY.

THE further collapse in American securities brings to mind the danger of a banking system under the control of one or two multi-millionaires. It is so easy in such circumstances to bring about a collapse, even if the general trade of the country were never better. Jay Gould played havoc with the New York stock market by forcing the banks to call in loans, and though matters have improved slightly since his death, such tactics are not unknown now, and will always be possible so long as the controlling interest in those United States institutions remains in the hands of a few monopolists. The failure of Messrs. Fiske & Robinson, well-known investment brokers in New York, might easily have been avoided had ordinary banking facilities been available to them; but the fiat went out that loans were to be curtailed, and as there was no opportunity of a quick realisation of securities the firm was compelled to go under. It is not easy to understand the resistance shown in certain quarters of the United States to the establishment of a Central Bank something on the lines of the Banks of England, Germany, and France, unless it is feared that no body of men will be found sufficiently honest to run it independently. The success of such an undertaking should be assured, and the business men of America should force the question to an issue. A still more unpleasant incident of the week has been the appointment of a receiver for the Mexican National Packing Company, whose bonds and stocks are largely held in England. It is not so many months ago that a debenture issue of £500,000 was made in London, when the financial position of the company was declared to be very strong. It is now announced that the recent suspension of the United States Banking Company in Mexico City has resulted in a temporary tying-up of the company's resources. We can only say that the company had no business to be dependent upon such a small banking institution. The incident will not add to the prestige of the British Mexican Trust Company, and will cause an uncomfortable feeling regarding issues made under its auspices. It is only fair to add, however, that this company is doing its best to protect the interest of English bond-holders.

It seems an odd moment, when British Government securities are so depreciated, for foreign Governments to be thinking of scaling down the interest on their debts. Japan has long wanted to place her foreign loans on a 4 per cent. basis, but it is a surprise that Brazil should have similar ambitions. The process can be carried too far, and we think both countries, Brazil especially, are

premature in their intentions. Only a few weeks ago Brazil was able to put the sinking fund into operation, and there must always be risks in the investment of British capital in such a country which only a high rate of interest can cover. If, however, the reduction in interest brings British securities into greater favour we shall not complain, and certainly this ought to be the result. The City of Budapest Loan has been given the cold shoulder. Much was made of the assets of the city, but apparently what investors feared was the proximity of the city to the political danger zone. We predict an equally poor response on the part of British investors for the forthcoming Bulgarian loan. Only the fact that in no other way is an official quotation for the bonds on our Stock Exchange possible can have prompted the issuing houses to arrange for a subscription list to be opened in London.

Gambling in rubber shares becomes more and more a pastime, and everywhere one goes in the City, Tom, Dick and Harry will be found talking of the profits made and to be made in the share market. Meantime Mincing Lane is reported to be unloading, and seeking to conceal its operations by forcing up the price of the raw material. The output of new companies shows no falling-off, and judging by some of the latest promotions any swamp is considered good enough for the public appetite. In the absence of mining deals, the Venture Corporation and the Share Guarantee Trust Company are preparing rubber "tit-bits", and when we find these companies taking an active part in the market we think it time to be wary. It is inconceivable that the public could have studied the prospectus of the Madagascar Rubber Company before applying for shares. Six months ago such a proposition would have been laughed at. The promoters, however, are masters at the game of share-rigging, and by making a market prior to the issue succeeded in arousing the cupidity of the speculative public sufficiently to ensure a big subscription.

The latest promotion of the Russian Estates and Mines, Limited, is the Mount Dzyskra (Caucasus) Exploration Company. Like nearly all the companies emanating from the same source, it is introduced through the Stock Exchange. A few dealers agree with the promoters to make a market in the shares, and by means of a quotation duly paid for in the financial newspapers the public are made aware of its existence. Henceforward until the Stock Exchange Committee have granted a special settlement we may expect to hear through the same channel of the daily transactions in the shares. And meantime "share-pushing" will no doubt be arranged by the irresponsible Dmitri Tchernine, whose coup in French Rhodesia and Transvaal Exploration shares will ever remain as a record of his great financial abilities.

INSURANCE: ANNUITIES.

IV.

PREVIOUS articles have dealt with the subject of immediate annuities, payable during the continuance of a single life. The terms upon which these can be obtained are available for everyone to refer to in Whitaker's Almanack, and need not be quoted here in any detail. Approximately, a man of sixty can obtain £9 a year for life for every £100 of purchase-money, and a woman of the same age a little over £8. At age seventy the return to a man is 13 per cent. of the purchase-price, and to a woman about 12 per cent.

Another kind of annuity which is often of much use provides for the payment of the annuity so long as either of two people are living. The exact terms for annuities of this kind can be obtained, as a rule, only by applying to the offices for special quotations. It may therefore be useful to give some specimen rates from the prospectus published by the Confederation Life of Canada, which has an office in London. The figures given are for the cost of an annuity of £10 a year, payable yearly during the joint continuance of the two lives and to the survivor for the remainder of life. By a slight additional payment annuities can be paid either half-yearly or quarterly; the last payment of the annuity is made on

the final regular pay-day prior to death, no proportional part of the annuity up to the time of death being paid. When lives of two different sexes are concerned the rates will be the same as for two female lives if the male is the older of the two.

Ages	Two Females	Two Males	Male and Female
50 and 50 ...	£180 16 0	£169 9 0	£175 2 0
50 " 60 ...	167 0 0	155 9 0	161 5 0
50 " 70 ...	157 14 0	145 15 0	151 15 0
50 " 80 ...	153 2 0	140 9 0	146 15 0
60 " 60 ...	146 6 0	135 12 0	140 19 0
60 " 70 ...	130 13 0	120 11 0	125 12 0
60 " 80 ...	122 13 0	112 5 0	117 9 0
70 " 70 ...	106 2 0	98 13 0	102 8 0
70 " 80 ...	91 10 0	84 19 0	88 5 0

For a man and his wife, or for two sisters, an annuity of this kind is frequently very convenient when the capital owned is small and there is no one dependent upon the purchasers.

Since, however, it may be assumed that one person can conveniently live on a smaller income than two, while at the same time requiring more than half the income in order to live alone and keep up the same standard of comfort as when two people were living together, it is not a bad plan to use the capital in buying three annuities, two of them being on the single lives and one lasting till the death of the survivor. Thus in the case of two ladies both aged sixty, and having a joint capital of £1905, they could use £586 to buy an annuity of £50 a year during the life of one, £586 to buy a corresponding annuity during the life of the other, and £733 to secure £50 a year so long as either was living. This would yield £150 a year during their joint existence, leaving £100 a year for the survivor. This might be a better plan than using half the capital to buy an annuity on one life and half on the other; it depends on ages and circumstances which plan is preferable. Annuities on three or more lives can, if desired, be arranged on similar lines.

Annuities which continue only so long as both people are living can be obtained at a much smaller cost than if the annuity has to be continued to the survivor; this is especially the case when one life is much older than the other. Thus, whereas the joint-life and survivorship annuity of £10 costs £146 6s. in the case of two females aged sixty, a joint-life annuity of the same amount and at the same ages costs only £90. Again, if the ages are sixty and eighty, the joint-life and survivorship annuity of £10 costs £122 13s., and the joint-life only costs £47 12s. These joint-life annuities, ceasing at the death of the first annuitant, may form a useful investment for part of the capital in cases where the income to be derived from the balance is sufficient for one person, and it is desired to leave money to others at death.

The fact is the annuity arrangements of life offices, like the assurance arrangements, are elastic and adaptable to a very high degree. People can do what they choose with their money, and, if they select wisely according to their circumstances, can achieve beneficial results unattainable by other means.

A GERMAN APPRECIATION OF ENGLAND IN INDIA.

By FIELD-MARSHAL SIR EVELYN WOOD V.C.

UP to the present time neither of the two political parties whose leaders govern our kingdom has ventured to tell the electorate that the first duty of a citizen is to fit himself to defend his hearth and home. Some of us, who forget how England by means of her Navy acquired possession of most of the globe suitable for colonisation for Europeans from the North, have been recently disagreeably surprised by learning that our supremacy at sea will be challenged in a few years. A neighbouring, and so far friendly, Power, acting on one of its proverbs, "Der stärkste hat Recht" (Might is Right), is now determined to possess the strongest navy in the world, as it has already the strongest army. Its representative men, while disregarding suggestions for limiting armaments by agreement, as futile as the

popinjay lord's regret to Hotspur for the introduction of gunpowder in battles, are courteous rivals. When Blumenthal was at our manœuvres in 1872, he observed to one of my friends: "England had better keep up her Navy."

Count Hans von Koenigsmarck is equally frank in his delightfully instructive book,* although he expresses his ideas differently. He is a professedly enthusiastic admirer of Britons and of their ability in utilising the best qualities of Asiatics, but who also sees plainly the native points of view on various questions. The author's sense of humour is keen, as he shows by occasional, though perfectly good-natured, jokes against the Paramount Power, of whose representatives he was almost invariably a welcome guest in every city or station, from the southern end of Madras to the Malakand and to Quetta. For instance, the Count, after a series of marvellously descriptive word-pictures of Benares, its Brahmans, temples and Rajah, ends that chapter thus: "The Rajah leads the restful life of a millionaire, relieved of worry". . . . "The Indian magnates are not bothered with Latin or with mathematics". . . . "England respects their sovereign rights and shoots their tigers for them".

The author was much impressed by all that he saw at Agra, and records with evident admiration the care of the Indian Government, which employs native artists and architects, and maintains at great cost in good repair the historic buildings of native art. He notices the clearing away of the unsightly structures which had sprung up around the Taj Mahal, which have lately been replaced by well-kept lawns and flower-beds rich with the luxuriance of sub-tropical vegetation. Cypressess, lemon trees, palms and pomegranates are mirrored in the clear water, which splashes down from over a hundred fountains, while the warm air is heavy with the fragrance of roses and jasmine.

During a discussion at the dinner-table of an hotel in that city Lord Curzon's great care for the preservation of the Taj Mahal and other monuments was unanimously praised. The Count observed: "British rule has safeguarded the treasures of art from destruction, and has preserved them and given them to all and sundry, and, what is more, without fee or charge". He adds, an American tourist rejoined, "Nor do we levy a charge on visitors to our great slaughterhouses at Chicago".

The author's sense of humour is again shown in the conclusion of his description of a town on the Indus: "A garrison of hospital officers, a cockpit of fanatical Mullahs, the abomination of desolation! red-hot in summer, bitterly cold in winter. . . . The bandmaster, a Scotsman, has trained his musicians, who play so zealously that they all try to finish first by a few bars".

Count Koenigsmarck, a chivalrous nobleman, writes much more pleasantly of everyone he met on his travels—whether they were Asiatics, Britons, French, or Japanese—than did his famous namesake, Koenigsmarck, Maurice de Saxe, "Le Beau Sabreur", of his own self-sacrificing mother.

One great charm of the book is the author's power of appreciating the most interesting views of Nature and the best side of the men who strive to mould her in the cause of humanity. He records how the British Government engineers have by the construction of a hundred and eighty-seven thousand miles of irrigation canals enabled an area equal to twice that of the whole of France to be brought under cultivation, thus converting unpopulated deserts into flourishing territories.

The Count's remarks on the twofold aspects of reform indicate discriminating power. Writing of the Resident and staff at the Court of a native prince whose father had brought the State to financial ruin, he records: "They are exploiting its primitive resources, and for the profit of the commonweal". . . . "The common people, who used to be drained dry, breathe again, work, and earn their just due under conditions of law and order. Men without any rights become

owners of property". . . . "To the hitherto autocratic ruler the change is less welcome".

With two exceptions—Mrs. F. A. Steel's opening chapter in "On the Face of the Waters", published in 1896, and Maud Diver's "The Englishwoman in India", published last year—no author of the many books I have read brings to my recollection as does Count von Koenigsmarck the physical and mental conditions of Indian life, and I lived in my early manhood for two and a half years almost entirely with natives. In a few words he shows a scene on the banks of the Ganges near the sacred city, Benares: "Tightly wedged, the pious folk, men and women from all parts of India, are sitting here in their thousands, in order to sluice the water for the remission of sins on their bare bodies again and again". . . . "Their ablutions over, they hurry to the temples for further flagellation".

The Count records his impressions on visiting the graves of Henry Lawrence and Havelock at Lucknow: "Sacrifices such as these are the price British glory has to pay". . . . "Not confined to India's soil alone are the deeds of British valour; they have chosen every zone of the globe for their scene". He ends the chapter by declaring that "in expanding her possessions such valour alone suffices for England's signal justification". Count Koenigsmarck, having visited India eighteen years ago, knows much more of Indians than ordinary tourists can pretend to have learnt, and his opinions are therefore of value.

His account of a visit to Siva's Temple at Madura is a fair example of his style: "Utterly bewildering is the throng". . . . "penitent fanatics, beggars in rags, lisping lunatics, bargaining peddlers, shrieking cripples, bloodstained sacrificial beasts, trumpeting elephants, and then the bell-ringing, tootling and drumbeating of the ruthless, masterful, greedy priestcraft". The description of a hunt in the Nilgiri Hills gives a good idea of the country and of the sport obtainable, though Britons will be startled by the translator's rendering, "The hounds followed the scent of the jackal barking". Elsewhere the translation of Hindustani words is peculiar, such as "katscha—moderate", meaning "kachā", which Forbes' dictionary renders "unripe", and might be colloquially rendered as "indifferent"; but the difficulties of grappling with the German language have been well met, and one cannot expect in a translator of a German book a knowledge of English sporting and Hindustani expressions. The Count, while doing justice to British efforts to improve the lot of the cultivators by extensive irrigation works, ascribes our great success to "religious toleration, liberty in the widest sense, equality of rights in every relationship, which characterise British rule everywhere and render its yoke tolerable for subject nations". . . . "Everyone is free to work out his own salvation in his own way. He is under the protection of the strong arm of British justice". . . . "The inhabitants of the Peninsula, from the coolie up to the Maharajah, are well aware that British authority protects them from savagery and tyranny, that but for it insecurity of life and property would return, and stagnation of trade and traffic would ensue".

The author states that the upper classes are appreciably emancipating themselves from the bondage of caste which has prevailed for over two thousand years, and anticipates that "as time goes on the population will gradually adapt themselves to Western influences". I cannot agree that it will happen for many years. The Count in his travels associated for the most part with British officers and native princes. The percentage of natives who live and die without ever exchanging a word with Europeans is so great as to negative the possibility of the Count's anticipations being realised for centuries. The natives of India are by instinct and custom the most conservative race in the world. When I was stationed at Aurangabad—fifty years ago, it is true, but that is but a week in regard to this question—a case occurred within my own knowledge which shows the strength of hereditary feeling. An elderly wealthy native adopted two baby girls whose mother and family had died during a local famine.

* "A German Staff Officer in India." By Count Hans von Koenigsmarck. Translated by P. H. Oakley Williams. London: Kegan Paul, 10s. 6d. net.

The children grew up with his own girls, and were in all respects satisfactory, and apparently quite happy, until they arrived at the usual age for marriage. They then asked to see their papa by adoption, and said to him "We are very grateful to you for your care of us, but we are now grown up. We are told our mother was a Kasbi (prostitute), and we must insist on our rights, go out into the world, and do as our mother did".

The author points out forcibly how caste restricts individual initiative and ambition and breaks down every sense of personal independence, causing the Hindoo race to fall an easy prey to successive conquerors. The Count quotes with manifest approval the scathing observations of a native prince on the speeches and proceedings of some British and Hindoo would-be reformers who, he observed, "if their views prevailed, would no doubt be the first to be broiling on the funeral pyre of liberty".

The book gives a graphic and truthful account of the work of our administrators and soldiers in the East, and the illustrations are excellent.

"PARIS N'EXISTE PLUS."

"EVERYTHING crumbles! Everything cracks! Everything sinks. Paris n'existe plus!" So ends, in humorous exaggeration, the lament of a well-known writer on the laughable, the lamentable, the perilous condition of the streets of Paris.

For a year or more the problem has exasperated—and yet amused us. Walking has become more and more difficult, even dangerous. Everywhere the footpaths and the streets have been mined and tunnelled. Rough men with picks and shovels have taken possession of our busiest cross-roads and have surrounded themselves with a hoarding. Soon, with incredible quickness, enormous "chantiers" have risen, hiding our fairest vistas behind their cranes and steam-boilers. The stately Opera House has frowned down vainly on two enormous caverns at her feet, where for months and months workmen have been tunnelling and digging. The traffic, obstructed at every corner, has been compressed into tangled masses, making it an adventure for the pedestrian to cross the road. And, worse, we have had the "éboulements". At many points the earth has suddenly given way, and the unlucky wayfarer has disappeared into a deep hole. At Montmartre a cavern yawned under an old lady, and she was not found until a week later. But, in spite of danger and difficulty, we have been amused. The "éboulements" became a handy excuse for the man late for an appointment: "Sorry, but I fell down a cavern in the Avenue de l'Opéra!" "Why go to Switzerland", we have read, "when you can go to the Place de la Concorde, with its towering peaks, its savage ravines, its noble rocks?" We have been told of the night watchman who had a charming little house in his "chantier", planted for years past in the middle of a busy boulevard. He had a wife, and a baby in a cradle, and a bird in a cage, and was intending to instal a "salle des bains" as soon as possible. And Paris laughs still. It is amusing, the story of these holes. "Paris s'effondre! Paris s'écroule! Paris n'existe plus!"

And then, behold the sudden change from jest to earnest. For a week the Seine, as chronicled by little paragraphs, has been rising steadily. Then on a Sunday morning appears the news that the river, mightily swollen, has burst one of the main sewers and flooded a new line of the underground electric railway, causing great damage. The afternoon finds holiday crowds in thousands, standing on the bridges in the snow and rain and gazing down with amazement at the racing yellow flood and the wreckage sweeping under the arches. "A magnificent spectacle, but dreadful to see!" says bourgeois, Sunday-afternoon Paris, and leaves the desolate wet quays for the cheery boulevards and an apéritif. On the morrow the papers are full of accounts of a desolated countryside; of thousands of homeless refugees making their way to the capital; and of crowded misery at the very gates

of Paris, such as one might expect to read of as happening in China or Peru, but never within an hour's walk of the Grands Boulevards. And the very next day the river, which had already reached a height at the Pont Royal not recorded there for two hundred years, pours into the railway tunnel running alongside; sweeps into the huge Gare d'Orléans, and blots out, under twenty-five feet of water, the platforms and the locomotives. The whole of the Faubourg Saint-Germain is flooded, half the quays are under water, a frightened population has to take to boats in the heart of Paris; and we cease to think about the "banlieue" and the countryside.

Paris herself is invaded. Every hour the Seine mounts higher and higher. The newspapers take up a chorus of alarm, and, after frightening everybody, appeal to the "sang-froid" of the citizens. "A National Disaster. Paris Cut Off. Notre Dame is Threatened. Saint-Lazare may Sink. A Milliard in Damages. Paris Shakes under Us!" we read in the headlines. "Paris n'existe plus" we really feel after reading them. "Eboulements" are no longer amusing; they are too frequent. The waters of the Seine pour into the sewers and underground railways and rivers, imprisoning in the ramifications of underground Paris a flood which now bursts out in all parts, causing disaster in quarters far removed from the river. The earth caves in at a dozen places; and "éboulements" are not the only thing. In one of the central quarters a soldier helping to deliver a telegram by boat is swept by the current in the street out into mid-stream, and disappears in the flood. Electric light, gas, telephones, telegraphs—all fail us. The inundated quarters are black at night, with occasional acetylene "flares" placed at either end of a creaking "passerelle", along which the traveller must carefully pick his way, high over the dark waters. Here and there a plank slopes precariously upward to a first-floor window, or downward to a flooded entrance hall. At the cross-roads there are long vistas of dark water, disturbed occasionally by passing oars. "Venice", the newspapers say; but it is a sad, chilly, uninviting Venice. On the Quai d'Orsay the ground seems to swing and heave under the feet like an immense sheet of blotting-paper, from the enormous pressure of the river in the tunnel beneath, and water spurts up between the tramlines. By nightfall the river has broken through near the Pont Solferino, which now lies flat on the rushing stream. Soldiers and policemen flee from the spot, and the Quai d'Orsay disappears beneath the flood.

So Paris cracks and splits and labours until the Friday, when the whole city seems to be oozing water from every pore. One sees anxiety on every pale face. The Seine is still rising rapidly. All night in the rain the engineers have been desperately working, building a barricade of cement-bags on top of the embankment wall, which just succeeds in keeping the piling river out of the Louvre—by a few inches and no more. All night military camp-fires have been blazing in the dark Champs Elysées, where also the river is only kept out by superhuman effort. With the morning Parisians find a sodden city, the rain falling heavily, and the river threatening to burst its banks. The quarter round the Gare Saint-Lazare is deserted. People have run from their houses. A catastrophe is expected at any moment which may bring everything toppling down; and yet the silent crowds, curious to see the enormous "éboulement" in front of the station, advance to the very edge of the danger-line, where the little soldiers stand soaking in the rain. Poor Paris, soaked and trembling, looks like a city under siege, and at this very moment an affrighted municipal councillor is demanding that the city shall be put under martial law. Meanwhile the chief engineer near the Louvre, who has been without sleep for three nights, looks at his wall of cement-bags and says, "It may beat us at any moment".

So Friday night comes, while every few minutes the "camelots" run shouting down the dark boulevards with new and alarming editions. In the cafés people are quiet and anxious, as they drink by candle-light,

and wonder what the morrow will bring. Only up the hill at Montmartre, untouched by the floods, does Paris look its normal, joyous self; while the rest of the city lies silent, dark, and anxious below. Montmartre is gay; elsewhere "Paris n'existe plus". But the anxious night passes, and with the morning the newspapers appear with the joyful news that the Seine has risen no further. The day is perfect, after the long downpour, and a load of depression and foreboding seems to lift from Paris. In the sunshine pumps are set to work, and muddy streams are bursting from every cellar. By evening we know that the waters have receded slightly, and when Sunday comes again, the holiday crowds, in spite of the Prefect's warning, mass on the dangerous quays in the sunshine, scorning "éboulements", and watch the mighty river go down. All Paris is now at its pumps, and a river of water pours from the Opera House, so that the morrow's performance may not be stopped. True, the danger was terrible, but it is over. The damage is enormous, but it will be paid for. Paris is her old light-hearted self. And this in spite of the fact that on Friday midnight we were all saying very mournfully, very gravely, very tragically: "Paris n'existe plus!"

THE STAGE IRISHMAN.

By G. S. STREET.

I FORGET if I ever believed in him: probably, since I am the most credulous of mankind and in a general way believe of everybody, on the stage or off it, whatever he invites me to believe of him. It is long, however, since the stage Irishman was knocked into a heap, so far as I am concerned, his shapely limbs and light heart and peculiar idioms all mixed anyhow together. That dismal work was accomplished for me by Mr. Bernard Shaw, who on several occasions, notably in the preface to "John Bull's Other Island", has set himself to demolish this idol of the theatre. According to Mr. Shaw, the Irishman, so far from being the babbling, bubbling, irresponsible, devil-may-care broth of a bhoy he is made to appear in countless plays and novels, is in reality an extremely reserved, cold, clear-sighted, practical person, with a strong contempt for the hot-headed and hysterical Englishman. The type of him is the Duke of Wellington: not the Duke as his intimates knew him, a profoundly emotional and sympathetic man, quixotically generous, but the Duke of casual observation and tradition, curt, hard, and standing no damned nonsense. It was a painful lesson, but I learned it, and now I regret very much indeed that Mr. Shaw is not in his old place on this Review for this occasion, for I am quite unable to imagine what trenchant phrasing he would have found for his opinion of the hero in "The O'Flynn", by Mr. Justin Huntly McCarthy, produced at His Majesty's Theatre on Tuesday last.

I went to the play with considerable curiosity in this matter of the stage Irishman, for Mr. McCarthy is no doubt well acquainted with the works of Mr. Shaw, and is an Irishman himself and should know all about it. In ten minutes curiosity was at an end: there was the dear old stage Irishman as large as art again, blarneying and devil-may-caring and broth-of-a-bhoying it as heartily as ever, with all the colour and bedizenment that Mr. McCarthy's fancy—and memory—could add to him, and with all the brio and jollity that Sir Herbert Tree's fine acting and evident enjoyment of the part could strengthen him withal. The huddled limbs of my old acquaintance were straightened and put together again; once more he—well, no, to be quite honest, he did not exactly live before my eyes. He did such romantically and farcically impossible things, and he reminded one so much of other heroes, as Mr. McCarthy, with his "original play derived from many sources", candidly expected that he would, that he could not be said to live in his own proper person. In one respect, in the date of the play, the author had cut the ground from under the poor fellow's feet. I have sometimes met Irishmen who were not at all unlike the stage

specimens, and Mr. Shaw has explained them—or would have explained them if I had asked him—by their being either conscious humbugs who found the pose of irresponsibility convenient, or else people whose imagination had been captivated by plays and novels and had formed themselves accordingly. They were nature "creeping up" after art. Yes, but in James the Second's time the plays and novels in question did not exist, and poor O'Flynn missed that excuse. One part of his conduct, indeed, tempted me to believe that the other explanation would have been right in his case. He borrowed money recklessly from the manager of a player troupe who was to be repaid from a buried treasure: but O'Flynn did not believe in the treasure, and was surprised when it turned up. I fear Mr. Shaw would have been very severe on him indeed.

As for the play, it was frankly reminiscent, and on the whole most agreeably so. The duel in "Cyrano", with the ballade and the pinking at the end of the envoi, was quite worth imitating. O'Flynn, in fact, was inspired by it twice: he might have known or at least heard about the original Cyrano on his travels. On the first occasion he composed verses, with a rhyme for each step, while his lady came downstairs; on the other he fought a duel and drank glasses of punch at the same time, pinking his man when the bowl was finished. He did this because his opponent was drunk to start with, but that did not really make the contest fair, because O'Flynn was drinking almost continuously throughout the play without any appreciable increase in the efflorescence of his manners. The Caleb Balderstone business in "The Bride of Lammermoor" was faithfully and pleasantly reproduced. Other critics have noted other sources; it really does not matter, especially since Mr. McCarthy was so frank, but I might suggest that the reminiscent fashion of composing a play has this weakness—that if an audience is engaged in spotting sources and resemblances, its powers of illusion and sympathy are a little weakened. The writing of the play was good, as one would have expected from its author, and the verses in it (as far as one's untrained ear can catch verses on the stage) were elegant enough. All the jolly impossibilities of the play were, of course, to be accepted as part of the game. If you can't capture a castle by pretending to be a deserter from the enemy, drugging the general and letting down a rope from the window, how are you to capture a castle? I demur to one of these events only. O'Flynn promised his lady to do her lover a service if he could; immediately afterwards she hears that the said lover has a mistress, whereupon O'Flynn, though he knew the accusation to be true, took the guilt on himself. I really do not think that a broth of a bhoy should be quite so morbid as that, and as an infrequent visitor to the theatre in these days I looked about me to see if this psychology satisfied the audience—I fancy it was not impressed. I am of opinion also that O'Flynn should not have repeated himself so often. It was very well in the matter of Cyrano, but having brought off one coup by pretending to be a Dutch general, he should not have brought off another by pretending to be James the Second. And the play was too long, I thought. One was a little weary of O'Flynn's stratagems and jokes towards the end, and I found myself wondering if James the Second's flight to France after the Boyne Water was not really due to the unfortunate monarch's desire to escape from his irrepressible adherent. I observed that he left O'Flynn behind, to end the play heartily by a love scene in his ancestral hall. The play might be "cut" with advantage, but it is good fun and full of movement and sound, and I wish it every success. Sir Charles Stanford's "Shamus" and "Irish Symphony" came in with a charming effect, and so did numerous old Irish airs, and the scenery and dresses were delightful.

Sir Herbert Tree plays with very great spirit and sympathetic delight in the fun. I was a little suspicious of his brogue, because it was rather like one's own (repudiated by Irishmen) when one attempts an Irish story and not very like the Irish players' last summer, but I suppose it was really correct. Of the others, I thought Mr. Ainley's wicked young nobleman a finished

and elegant performance, and one was pleased to see that an actor who has usually to be beautifully "sympathetic" can look and talk sinisterly when he likes. One final reflection I permit myself at the risk of a superior air. It was all good fun, as I said. But there you had an author of recognised merit as a man of letters, a manager who is a fine artist and has great courage and enterprise, an audience (as generally in this theatre at a first night) of genuinely intellectual distinction—and you had a play for boys and girls. It is characteristic of our drama and our literature alike in these days. I do not say it is a pity; I merely remark it and hope not to be taken for a prig.

SPIRITUALITY IN ART.

BY LAURENCE BINYON.

VICENZA, that little city of palaces between the Alps and the Euganean hills, is remembered by most travellers for its revelation of the great style of Palladio. But for some, I think, an even more enduring impression than that made by the architect's grandiose designs will have been left by a picture in the Civic Museum, the *Pietà* of Buonconsiglio. Of the painters of Vicenza, among whom Montagna and Buonconsiglio are the chief, Dr. Tancred Borenius, a young but erudite scholar from Finland, who writes in English, has given us the first comprehensive account ("The Painters of Vicenza, 1480-1550". Chatto and Windus). His book is not, like so many learned books nowadays, on a scale disproportioned to the interest of his subject; it is compact and keeps to the point; it is also modest and uncontroversial in tone, though Mr. Borenius has an independent judgment and does not hesitate to differ from critics of renown on certain points. Bartolommeo Montagna, the head of the Vicentine school, is not an artist to rouse facile enthusiasm. Dignity, austerity, and, in some of his Madonnas, a kind of austere sweetness, he has in full measure. What he sets out to do he performs with complete mastery of his craft. His Madonnas sit enthroned in calm beauty under the receding arch of a pillared hall, contemplated with due devotion by grouped saints who stand on either side. But we see that this "vigorous sound and simple nature", as Mr. Borenius well describes him, is content to take the accepted conceptions and compositions of his time and of the neighbouring masters of Venice, and, though his work is always sincere and fervent within its repose, he is incapable either of transporting us to the world of heavenly vision or of enlarging the bounds of his art by breathing fresh life into traditional moulds. In short, a painter very much to be enjoyed in the atmosphere of his own town, but one who stands aloof from the main current of history in art. His son, Benedetto, is better known as an engraver than as a painter; in his prints he received very definite influence from Dürer. But with Buonconsiglio we come to a more interesting personality. The wonderful *Pietà* I began by mentioning is a picture which those who have seen it will never forget. It is one of his very earliest known works, and seemed to promise a splendid future; but the promise was never fulfilled. Here both conception and design are of high originality. It is true there is a certain coarseness in the types and want of depth in the emotion portrayed; and yet the whole moves us strangely, not only by the beauty of the dawn and the sense of altitude and isolation, but by the power of the design; the hooded form of the Madonna rises dark against the barred clouds of the sky, the lifted face alone touched with light, and at one side the mourning figure of S. John is half lost in a mass of naked rock, from which a leafless branch stands out to accentuate the coldness of clear space beyond. The painter never rivalled this early work, and later, in Venice, became confused and uncertain in aim. But Mr. Borenius is to be congratulated on having brought to notice for the first time some very interesting intermediate works—a series of frescoes at Montagnana and a painting of

"The Mystic Conception" at Cornedo. This last is a work of rare beauty. The Virgin stands in a sort of pillared shrine, letting in spaces of pure sky, while from the shadows above her the Dove descends. A saint stands on either side. Full of solemnity as this picture is, and completely free from anything forced, unreal, or rhetorical, the emotion is not deeply spiritual. How apparent this is when we turn to the Siene painter whom Mr. Berenson has made the subject of his latest study ("A Siene Painter of the Franciscan Legend". By Bernard Berenson. Dent). In this study he raises the question, Why has religious art in Europe been so unspiritual, compared with the religious art of the Far East? And he suggests as one of the main determining causes that there is in our art "an inherent incapacity for spiritual expression—not because of its faults alone, but no less because of its qualities. Its essential fault is an almost insurmountable tendency towards transcribing mere fact; its essential quality is its constant endeavour to realise the material significance of objects, particularly of the human nude, its chief instrument of expression". Mr. Berenson proceeds to point out that this effect is more securely reached by modelling than by line; and the triumphs of European painting rest upon power of modelling, of representation, the power of communicating a sense of mass, weight, and bodily vigour. Hence the architectural character of the finest European design. The enthroned Madonnas with saints, which the masters of Vicenza, like those of most of the earlier Italian schools, found it so natural to paint, are typical conceptions; after all, it is a sense of human dignity and tenderness with which they chiefly impress us. In the religious art of China and Japan, on the other hand, we find chiaroscuro and modelling abjured, but the outlines are so charged with life that they suggest, as no other art has done, rhythms of movement and forms so buoyant and dematerialised as to "come close to the utmost limits of what visual art can do to evoke spirit". One school alone in Italy—the Siene—has an instinctive affinity with those Oriental schools. And so we come to the particular subject of Mr. Berenson's book, Sassetta, and his pictures of the Franciscan legend, once forming part of a single altarpiece, but now scattered in various collections. We must all be infinitely grateful to Mr. Berenson for bringing these together again in his illustrations, and for reviving the fame of this painter, hitherto quite unknown save to students, and the charm of his adorable art. Nothing in the world of its kind is more beautiful than the panel at Chantilly, picturing the apparition of three maidens to Francis and his friend on the road to Siena, the mystic marriage of one of them, the Lady Poverty, to the saint, and then, in upper air, the flight of the same three forms departing, the face of Poverty alone turning back her face and smiling as she goes. The extraordinary spirituality of this Siene master is brought out and illuminated by Mr. Berenson's deeply interesting comparison between this series of pictures and the treatment of the same Franciscan legend by Giotto in the famous frescoes at Assisi and in S. Croce at Florence. How much greater an artist is Giotto; but how far less is his success in interpreting the Franciscan spirit! The comparison, fully illustrated, is an excellent piece of persuasive criticism.

It is, indeed, remarkable how rare is this quality of spiritual expression in the art of Europe. Later painters, like Murillo, attempting to convey spiritual ecstasy, feel that vigorous modelling is out of place, but take refuge only in a suffusing softness, the natural counterpart of sentimentality mistaken for a spiritual mood. Blake alone reverts instinctively to line; and though clogged and cumbered by an uncongenial age and by his own defects of nature and training, he yet at his best and freest produced designs which bring us back to Sassetta and to the Buddhist artists. Blake, too, had found in poverty not a prison but spiritual freedom, and the joy of his floating forms is radiated from his own heart. One must not suppose that the mere adoption of a linear method would of itself spiritualise a painter's design. But our inherited methods and traditions,

involving so exhausting an expenditure of energy in the mastery of material representation, do certainly hamper and paralyse the original impulse; and the feeling of obligation to fill every space in the built-up composition is an additional stumbling-block. We should use space for its positive value, as an outlet to infinity; we should strike our thoughts more directly on the canvas, toil less with our fingers and concentrate more in our minds. All that thought-freezing labour which is called "conscientiousness" is really but a kind of worldliness.

But of what use to painting in our time is talk of spirituality? some will say. We are going to paint the world as we see it. Here again we may learn from the East. For Mr. Berenson might have gone on to point out how the painters of China and Japan infused that same spirit of theirs, that same power of suggesting infinite movement and rhythm, into their pictures of nature. Hence beside their finest flower-pieces, for instance, the best of ours look commonplace, lacking that inner spirit. But if a painter in Europe were to paint flowers in the spirit of Francis of Assisi, how our eyes would be opened. "Our classic art", says Mr. Berenson, "is great in representing every visible aspect of man and his world, but there it stops". Here is its way to new conquest; and in breaking the path it must seek out new methods.

It may seem odd, in this connection, to mention the name of Conder. Just now, at the Carfax Gallery, there is an exhibition of Conder's work, not fully representative, of course, but varied enough and delightful, and specially notable for a set of nine large decorative panels on silk, painted in the artist's early prime. Well, Conder is an inspiring instance of what a painter could do who dared to ignore the tyrannical claims of realism and painted directly and joyously his own dreams and desires, choosing his own materials of expression and producing something such as no one else had produced, exhaling a perfume of the mind. Conder was wayward, limited, exquisite; but I wish that painters of more ample, serious, and central purpose had always a like freedom and independence of spirit.

HOPE.

By R. B. CUNNINGHAME GRAHAM.

SNOW had fallen ceaselessly for hours, blotting out all the features of the landscape, but leaving here and there the red earth, bare, upon the trail that led from San Antonio to La Bandera as it wound about between the scrub of huisache and mesquite. It lay congealed upon the half-transparent twigs of the pinched rebuds that looked as miserable as does a ruffled parrot in a cage on a cold winter's day. In the deep hollows horses thrust their muzzles into the powdery snow, and now and then beat at it with their feet impatiently, as if they thought that Nature had played some joke upon them that they found out of place. The Helotés Creek, half-frozen, formed the boundary between the post-oak country that stretched out like a natural park, and the low plains thick with a scrub of thorny bush. Upon the mound, shaded by a thick grove of dark pecans, a low-eaved house surrounded by a low snake-fence looked down upon the creek.

The unfamiliar snow piled on the roof gave a false air of northern Europe, which the wild howling of the prairie wolves intensified. Inside and blinking at the fire sat the old Swabian peasants, who had emigrated years ago, and now in their old age had become rich and owned the rancho and the wide range for cattle that ran from the Helotés, to the north fork of the Pipe Creek. Their children, born Americans, had left them when they grew up, and lived, some on the Rio Grande, others in Arizona, but all of them thousands of miles away in tastes, in sentiment and in their view of life. Hard and unsentimental, they had all received that education which their parents lacked, but the old people had preserved their pristine ignorance of modern life and wonder at the world. Gretchen and Hans they had

remained to everybody, and spoke a mixture of bad English and their native tongue. They sat and gazed into the fire, and the wreathed snow perhaps had set them thinking on their old home and life, for it was Christmas Eve, and memory stirred in their hearts.

After a silence the old man turned to his wife and said "Gretchen, to-morrow will be Christmas Day. That Mexican who herd the sheep say it is Noche Puena, just as he saddled up his horse to go to town. It is the night of nights . . . dat night the Kings all come to Bethlehem . . . it set one thinking, eh?"

Gretchen, after a long look in the fire, rejoined "Yes, lieber Hans, I think of many things—of the old country, of you when you was young . . . myself too, mit my yellow hair, you say was like de gold, and of our life . . . where has it gone to, so long and yet so quick, it seems as yesterday?"

Hans drew his chair across the hearth, and, taking up her hand, patted it tremulously and said "Ach, I think too of many things; but your hair, Gretchen, still is golden, for old Hans. . . . What a night, eh! How de coyotés howl, just like the wolves in Swabia in that long time ago you speak of."

They sat holding each other's hands, till Gretchen said "To-night the children all put out their shoes for Santa Claus . . . you will laugh, but—no, I hardly like to say it—I still have one of the wooden shoes that little Gretchen mit de golden hair was wearing long ago in the old country. . . . What if we put him out?"

The old man ran his hand affectionately over his wife's grey, wiry hair, and pinched her withered, but still rosy cheek, just as he might have done in the far-off time towards which their thoughts were straying on that night.

Rising, he walked across the room and, throwing back the shutter, looked out into the dark. The clump of tall pecans formed a vast snowy dome; in the corral the horses huddled close together, with their tails to the blast, owls hooted, and the wind roared amongst the trees. "It is still snowing, and the creek is rising; dat Mexican did well to start for town: in an hour more no one could cross", he said. "If the black schelm was a white man, he'd lose the trail to San Antonio and die in the drifts; but, never fear, the devil knows his own. . . . Ah, yes, the shoe you say—put him out, then, little old fool; all we can hope for now is that Santa Claus take us for children and send us something; for what shall we hope for now, eh, little old fool? . . . Well, put him out."

All the time that he had been speaking, his wife had had her head bent over a great box, and now drew out, wrapped in a piece of flannel, an old wooden shoe. She held it tenderly, but half-ashamed, just as a savage might have held some fetish in his hands, after conversion to the true faith, before a missionary. Clumsily but artistically made, somehow, out there on the Helotés Creek, removed from all tradition, and face to face with Nature, it spoke of Europe and of an older world. The pebbles of the village street had dented it and left impressions of themselves upon the sole, just as life leaves its wrinkles on the face. As the old couple looked at it, unbidden tears rose to their eyes, and Hans stretched out a bony finger and touched it timidly, just as a man touches the face of his first child, half proudly, half in alarm at the new fetter he has forged upon his life. He said "Ach, Gretchen, your foot was not so big then, back in those days. I tink I hear you now run like a little pony on the street". Taking the shoe, he crossed the room and, opening the door, let in the driving snow with a cold blast that made the cheap, petroleum lamp flicker and jump, and set it down outside.

Gretchen had thrown new logs upon the hearth, and, drawing up her chair, said to her husband "Come and sit down, and let us drink glass beer. I always hope for something, something that come into our life even now and make us happy . . . not that we are not happy . . . but something wonderful".

Her husband, either impressed by her simplicity—the one thing in the world impressive—or to humour

her, answered her, with a smile, "Ja . . . yes, and Santa Claus, he send us something, maybe . . . at any rate, to-morrow, if the trails are passable, some of the children will be here". The glare of the great logs, of hard mesquite, fell on their wrinkled faces as they sat, married by Time, before the fire. Hans, in a suit of homespun clothes, his trousers tucked into his boots, with his bald head as shiny as a billiard ball, his grey and tangled beard, red cheeks, and hands like roots of trees, looked hale and prosperous. His wife, in her bed-ticking gown confined about the waist with a broad string of tape, her feet encased in slippers down at heel, and a white cap upon her head, was thin and angular; and as she sat holding her husband's rugged hand in hers, looked like a wooden toy, made in Turingia, in an old-time Noah's ark.

Still there was something spiritual in her face, as if the world and all its trials, toil, disappointments, and the cares of a large family had left no mark upon her soul, and as if the wrinkles on her brow were but the work of Time and went no deeper than the skin.

A German clock, brought from their home across the sea, ticked on the wall, measuring out time, as it were, in an old-fashioned Swabian way, pausing a little every now and then and whirring wheezily before it struck the hour. An air of cleanliness almost unnatural was over everything. The plates and dishes shone as if they had been varnished in the rough wooden rack above the dresser, and chairs and tables had been beeswaxed over till they appeared to glow. The air of comfort and of home contrasted strangely with the wild night and the position of the rancho on the north fork of the Helotés Creek out on the Texan plains.

Sleep fell upon the couple sitting by the fire, and as they slept the fire burned low upon the hearth. Outside nothing was heard but the wild seething of the wind, and now and then a rush as of an avalanche in miniature, as the snow slid down from the steep roof. An hour or two slipped past, and the storm moderated. The moon shone brightly, and in the snow the tracks of animals were seen—the small round holes that the deer's feet had made, the footsteps of the wolves like those of a large dog, the bear's flat trail, as if a man had passed on snowshoes, revealed as on a chart their passage through the storm. The sleepers stirred uneasily, and then, awakened by the cold, sat up and looked at one another.

Hans piled fresh logs upon the fire, stamping them in position with his foot, and then, when they had warmed themselves at the red blaze, said "Did you dream, Gretchen?" "Yes, Hans", she answered. "I dreamed a lovely dream. We were both young again and walking in a wood. You take my hand and say 'Gretchen, I love you . . . your hair is golden, your lips so red, I want to kiss them'. . . Oh, it was lovely. . . Did you dream, Hans?"

A shadow ran across his face as he replied "Yes, I dream too. I dream of all our struggles—how we came to America without a heller, and how we starved and fought . . . of how we slaved, and then of how we build this house. Of our first son—the one the Indians killed . . . of all the rest; and then it seemed I saw us both sit sleeping here before the fire".

"Oh, Hans!" his wife rejoined, "what for a dream was that? You have not been asleep." She paused and saw her husband really had dreamed, and then, smiling a weary smile, said "Go, lieblich schatz—that is the way I used to speak to you in the old days—and bring the shoe you put outside the door. I hope that Santa Claus may have put something in it, something wonderful".

Her husband kissed her cheek, and, gained a little by her faith, opened the door and carried in the shoe. Something was in it of a truth, for Santa Claus, who never disappoints people who trust in him, had filled it up with snow. As they stood looking at it ruefully, the long-drawn howl of a coyoté sounded far out upon the plain.

IN ROMNEY MARSH AT SUNRISE.

(FRAGMENT.)

OWERE the deep fields of the heaven
Beneath our feet like these—
Could we surmount the shade of Death
And his all-shaking seas—
Were mortal feet for ever meant
From life to life to run
Through a million-dawnèd firmament
Breaking from sun to sun—
How well with thee were I content
For soul's companion!
Only with thee and beauty blent
Always to journey on!

HERBERT TRENCH.

CORRESPONDENCE.

ON ELECTORAL PROPHECIES AND THE ETHICS OF CONTROVERSY.

To the Editor of the SATURDAY REVIEW.

Westminster, 2 February 1910.

SIR,—If you will allow me to say so, you fail to appreciate the ground of my complaint. Whether this is art or nature, I do not know.

May I set out the facts?

You attribute to me words which I never used. When I tell you the story is apocryphal you make no apology. When I ask your authority for the statement you have made about me you reply that you "received the report orally". That does not carry us much further. I suppose it means that someone professed to tell you something which I had said to him, or which he had heard me say to someone else. Now, to me it seems wholly improper to publish any private conversation, and this whether the conversation happens to be reported correctly or not. In the present case your informant has attributed to me words which I have never used either in private or in public, and I should have supposed that, the moment this was pointed out to you, you would have expressed your regret at having misrepresented me.

Not at all. So far from doing this, you actually make use of the incident again in your leading article of last Saturday, and in doing so you demonstrate how completely you misunderstand what it is I complain of. You say "Sir Robert seems to deprecate our attributing to him the expectation of presenting the Government", etc., etc. No, that is not what I deprecate. The objection I take is to something much wider than that. I deprecate your putting into my mouth words which I have not used.

It is to be feared that Mr. Balfour set an evil example when he made play the other day with a fragment of conversation between an anonymous Englishman and an equally anonymous German. But Mr. Balfour, wiser than you, "named no names", and I suggest that Mr. Balfour's is the prudent course to follow when gossip is being retailed.

You may recall how one of Sir William Gilbert's characters in "The Mikado" prefaced a lyrical (and, I am sure, an unfounded) statement with the words

"I heard one day
A gentleman say . . ."

That also is a safe formula. Of course, the omission of names involves some sacrifice of piquancy, but against that should be set the fact that you make the thing water-tight. Contradiction becomes impossible.

I end, as I began, by repeating my surprise that when you learn you have misrepresented me you permit yourself no word of apology or regret. This letter is

written with the thoughtful intention of giving you another chance.

ROBT. A. HUDSON.

P.S.—I have just noticed that you say "We rather imagine Sir Robert Hudson, when he scoffed at the idea of our winning two hundred seats, was jeering at a guy he had made for his own diversion".

Against this I may set the following extract from an article in the "Times" of yesterday (February 1): "There were those on the Unionist side who, after studying the feeling of the constituencies, prophesied that the Unionists would be returned with a majority over all parties, the size of the majority varying from an insignificant figure up to a hundred." On which you will please note that to obtain a majority of 100 the Unionists required to win 218 seats.

So here again you are dumping on me that which does not belong to me. If you are concerned to trace this "guy" to its place of origin, perhaps the writer of the "Times" article could assist you. Or you might try Mr. Garvin. I seem to remember some tolerably rosy estimates which, week after week, brightened our Sunday breakfast-tables before the pollings set in.

[We are not responsible either for the "Times" or Mr. Garvin; both will probably be quite able to look after themselves in controversy with Sir Robert Hudson. Sir Robert did not use the words attributed to him. We of course accept the disclaimer, and we regret that we mistakenly cited the words as his. He speaks of our publishing "a private conversation". There was no question of privacy in the matter. Sir Robert has no right to suggest that we published words which we knew to have been spoken in confidence. We will now ask him to withdraw and apologise.—ED. S. R.]

GOVERNMENT ACTION IN THE ELECTIONS.

To the Editor of the SATURDAY REVIEW.

2 February 1910.

SIR,—Before the memory of incidents affecting the appeal to the people has been smothered by the controversies which must occupy the attention of the new Parliament and the country in the next few months, may I put on record through your columns my view of the methods adopted by the Government to secure votes? British Governments are supposed to be unable to gerrymander constituencies; they have ways equally effective when their sense of decency is dulled by partisanship. They do not bribe individuals, but communities. Their action need not be merely negative, as in the case of Mr. Ure and old-age pensions; it may be positive, as the present Government has shown.

What did Mr. Asquith do a few days before the election? He promised Home Rule in terms which secured the Irish vote in the North of England—a promise not repeated in his election address, where not only Home Rule but Ireland is ignored. Lancashire was a doubtful quantity; Tariff Reform has made great strides there. At the very moment when the mugwump who turns so many elections was about to be called upon to decide which way he would vote, it was announced that the Government would give £10,000 a year for three years to the British Cotton-growing Association—a Lancashire enterprise. The fact that the Government had no money and did not know whether they would ever meet Parliament again is a detail. How many votes were affected in Manchester and elsewhere by this act of opportune and vicarious generosity?

Home Rule and the cotton-growing dole having done their work in the North, the Chief Radical Whip repudiated Home Rule in order to reassure the counties in the South, and the Dreadnought, which the Government promised at the psychological moment should be built on the Thames but the contract for which had so far not been signed, was put in hand. The South, therefore, both as regards assurances and actual benefits; was treated by a Government desperately anxious to capture every possible vote with the same consideration as the North.

If these things are not bribery and corruption, I am afraid I do not understand the meaning of the words. Unfortunately they cannot be brought within the meaning of the Act.

Yours,

ELECTOR.

MRS. EDDY AND RADICAL COMPARISONS.

To the Editor of the SATURDAY REVIEW.

23 and 24 Clun House, Surrey Street, Strand W.C.

24 January 1910.

SIR,—The specimen of criticism of Christian Science and Mrs. Eddy referred to in your article "The Elections" in last week's issue is, of course, of a peculiarly offensive and malignant nature. It is not, however, without value, inasmuch as it exhibits, in the clearest possible light, the utter absence of control which overtakes certain persons when obsessed by an unreasoning hatred of a person or a cause.

Of Mr. Chamberlain's condition I know nothing, except that I have been told, by gentlemen of unquestionable honour, that his mental grip was never stronger than at the present moment. Mrs. Eddy I have the honour to know personally, and my knowledge enables me to estimate exactly the value of the attack. These stories about Mrs. Eddy have been spread broadcast for the last twenty years. They have been disproved so often and so completely that they can now best be described in a famous sentence from Lord Chatham's reply to Horace Walpole the elder to the effect that "as they have advanced in years they have receded from virtue, and become more wicked with less temptation". This is literally true, because year by year these rumours grow in the intensity of their malignity, whilst year by year there is less excuse for them. Not only is Mrs. Eddy seen as she takes her daily drive on the outskirts of Boston; not only have the editors-in-chief of some of the leading newspapers in the country talked to her, and poured contemptuous ridicule on the reports; not only did the judges of the Concord Courts interview her in person when the next-of-kin launched their ridiculous attack with reference to her being under the control of other people, with the result that this wonderful and much-advertised case ignominiously collapsed; not only did Dr. McLane Hamilton, one of the leading medical specialists in America, tear in shreds these vamped-up stories after an animated meeting with her; but when she recently left Concord for Boston, after a residence of seventeen years, the City Council, composed of men of every shade of opinion, unanimously voted her a farewell address, for, as the proposer explained, "It is quite unnecessary for me to prompt your memory of the countless deeds of charity and her endless gifts. Neither is it necessary for me to call your attention to her innumerable donations to the more unfortunate ones in our midst".

The simple truth is that to-day Mrs. Eddy is one of the clearest thinkers and most active workers the world has ever known. It is no exaggeration to say that she regularly gets through a day's work which would astonish an ordinary business man. Only a year ago she conceived the idea of and has since guided the destinies of the ordinary daily newspaper which represents the Christian Science movement. She is, in short, not merely the titular but the de facto leader of the Christian Scientists throughout the world.

Is it any wonder, in these circumstances, that a powerful New York paper, with no Christian Science proclivities, has lately said "The public is tired of the hue and cry against Christian Science, and is not a little sympathetic with the dignified lady who presides over the councils of that Church"?

FREDERICK DIXON.

THE STATE OF BELGIAN EDUCATION.

To the Editor of the SATURDAY REVIEW.

25 January 1910.

SIR,—Will you allow me, as an old resident in Brussels, to modify the remarks of your correspondent,

Mr. Edward H. Cooper, concerning education in Belgium? Believe me, there are many excellent schools—both lay and ecclesiastical—in that country, especially in Brussels, Malines, Bruges and other large towns, to which English parents can confide their children with the utmost assurance that neither their manners nor their morals will be in any way contaminated, which is more than can be said for the majority of official or private schools in France at the present time. Parents have but to write either to the British Consul or to the English clergyman to receive assurances, from experience, that the schools they recommend are in every way satisfactory, and Catholics can entrust their children to the Belgian convent-schools and other ecclesiastical houses of education with the utmost confidence. Indeed, the majority of the French conventual schools have been transferred, since the dissolution of the religious orders in France, to various parts of Belgium; and even the French Government has never been able to accuse any one of these convents of anything approaching carelessness with respect to the morality of the children confided to their care. No doubt there are bad schools in Belgium, precisely as there are in other countries; but sweeping charges of this character, in matters of education, are very unfair, when they are not absolutely untrue.

Yours very truly,

M. B.

VICARIOUS PUNISHMENT.

To the Editor of the SATURDAY REVIEW.

Wimbledon, 29 January 1910.

SIR,—Although some of our old-time princes are said to have had whipping-boys, I am not aware that vicarious punishment is recognised as a principle in the administration of British law. There seems to be in it something alien from our conception of justice. It has, however, been borne in on me of late that it does occur in actual practice, and I seek therefore to elicit the opinion of your readers, not as to its legality so much as to its morality and ultimate advantage to the commonweal.

There have arisen recently several cases in which an offender has been condemned to imprisonment with the alternative of a fine, and, though perfectly able to pay, has definitely elected to suffer punishment in person rather than in purse. Here enters the vicarious element, in that some third party has intervened, paid the fine, and so set the offender free and unpunished. Now, if punishment is intended, not as a mere piece of revenge on the part of the community, but as a deterrent, it is clear that, when this vicarious sacrifice is permitted, the punishment fails of its object. This might not be so if, for instance, a son's fine were paid by a father or a husband's fine by a wife, for the domestic situation thus created might of itself contain sufficient elements of punishment. But in the cases to which I refer the payer of the fine has been, and has subsequently remained, entirely unknown to the offender. To the plain dealer it seems that if a man (or woman) be justly condemned, then he or she should expiate the offence in propria persona.

Would the English law permit a non-offender to serve a term of imprisonment in place of an offender? Surely not. Then, if a pecuniary fine be laid down as the equivalent of that imprisonment, why should the non-offender be permitted to suffer that punishment any more than the imprisonment? Admitting that it is to the immediate material advantage of the State, which receives money instead of expending it, none the less the ends of justice are defeated, and particularly when the name of the redeemer goes unpublished.

It would be interesting to learn the opinions of professors and administrators of the law on the curious situation that is produced in these cases.

I am, Sir, yours faithfully,

F. A. BATHER.

REVIEWS.

A DEAD DIARY.

"The Revolution in Constantinople and Turkey." By Sir W. M. Ramsay. London: Hodder and Stoughton. 1909. 10s. 6d. net.

NAPOLEON'S troops in Egypt were accompanied by a band of archaeologists. During a scuffle with the Mamelukes a stentorian voice was heard rallying the scattered escort of a convoy with the command "Les ânes et les savants au milieu". Perhaps if those sages of the "Directoire" had pooled their notes on the current politics of Egypt, the product might have been something like the volume which Sir W. Ramsay has given to the world under the title of "The Revolution in Constantinople and Turkey". The book is built up in the following way: Sir William wrote a diary; he has sandwiched into various parts of this work portions of the diaries of his wife and his daughter; he breaks up the composite diaries with notes between square brackets, correcting or denying or explaining various idle rumours credited in the text; to make confusion worse confounded, footnotes have been added to these bracketed corrections; consequently the reader, like a short-sighted man in a jungle, staggers along tripping over marginal dates, brushing through inverted commas, blundering against brackets or falling headlong over footnotes. Never did an author devise so exasperating a method of book-making, not even the compiler of a drill-book. Either "Friday, April the 23rd" thrusts its unnecessary and ill-omened presence under one's notice, or "[It had no effect in checking those rumours which were persistently propagated in social circles and fomented by the newspapers]" bursts unexpectedly into the train of a sentence, while if one dares to skip a page or so he is suddenly reminded by two shimmering commas that Sir William is for the moment silent, and that one of the two ladies has been pressed into service.

Writers of diaries worth reading are rare birds; they must be whimsical, philosophic, merry, spiteful or sprightly. Also it is usually necessary that they should die some time before their diaries are made public. Sir William Ramsay is alive; may he live long to give to the world the treasures of his learning even as he has in the past; it is this diary of his that is dead. A man may be very well fitted to write about anything that happened 'twixt Constantinople and Damascus previous to 170 A.D. and yet not have acquired the knack of obtaining or writing down intelligibly accurate or useful information concerning events taking place in the same region under his very eyes. A man may write a diary, he may include in that diary copious notes on the meanest events of the day, he may supplement those notes with corrections, reflections, dissertations and comments, he may jam into the diary whole bunches of the dullest trivialities, crushed in between square brackets, he may report verbatim every tedious conversation and every idle rumour that he hears; but with all this, and more, he will not succeed in doing anything that were not better left undone. One had thought that a recital of the wild events of April 1909 could not have been made uninteresting even by Tertullian; but Sir W. Ramsay has succeeded, as an eyewitness, in making the most romantic episode in modern history appear as flaccid, as uninspiring, as the report of a board meeting of a prosperous limited company. The distinguished author has garnished his book with photographs taken on the spot. These pictures help to increase the impression of the profoundly prosaic; for instance, one bears the sonorous title of "First Selamlık of Mehmet the V.: Scene in the Square beside St. Sophia". From this one might expect a panorama of roaring multitudes, of cavalry, of bands of troops; blurred perhaps, but still striking, suggestive. Instead we are treated to a fairly bad snapshot of a tourist in light tweeds and cloven hat sitting in a victoria, apparently immersed in his Baedeker; a more successful picture of a gendarme plucking a fowl, and several fairly undistorted photographs of railway carriages (which, whether they are standing in a siding at Clapham

junction or at Tchatalja, look really very much the same) are fair samples of the plates devoted to the revolution. Dr. Johnson once made some harsh remarks about travel and travellers; they would have been justified had he made them immediately after reading this book. A few extracts should be enough to show how impossible it is to do anything in the way of criticism of a book like this:

"It is confidently said that his brother Reshad Effendi has been approached, and has agreed to accept the throne; and the rumour is that the new Sultan's title is to be Mohammed V. [This rumour and belief turned out to be correct.]"—Page 75.

"An American friend who lives in Stamboul told us that he went out, towards 6 P.M., to take his usual evening walk after the day's work. The streets were absolutely deserted. Every door was shut. The silence was so strange and so oppressive that after a little he abandoned his walk and returned home. This may seem to others to be an insignificant incident; but I cannot think it so, for I know the man and I know the American character. A certain absolutely imperturbable courage is the birthright of all Americans; and they carry out their allotted duty with the same quiet, even, easy spirit, whatever be the situation and however threatening the danger. It must be a very remarkable situation which produced in this man, a missionary, an old resident, familiar with every feature and turn in Turkish life, such apprehension as to alter his settled order and habit of useful life."—Page 93.

"I saw the Ambassador himself for two minutes, as he wished to hear the news about Prince Sabah-ed-Din. He said that the authorities would not do anything to him. [This forecast was verified by the events of the following day.]"—Page 117.

"A bad cold, which developed as the result of over-fatigue on Thursday and Friday, has become so overpowering that I could not go out to-day; but reclined in an easy-chair, meditated over the events of the past ten days, and made poor progress with my work. This cold is really malaria fever, and incapacitates one for any exertion, physical or mental.* The other two went across to Stamboul to see the Hippodrome and other remains of ancient Constantinople. Margaret was specially eager to see the Serpent Column, which was dedicated by the Greeks at Delphi to commemorate the defeat of Xerxes with his Persian armies at Salamis and Plataea in B.C. 480-479."—Page 159.

* It hung about me for four weeks, and was quite a serious trial. I have never had as bad a cold even in Britain. Yet the weather was exquisite."

This book contains at least one slight lapse from good taste. On page 167 we find the following extraordinary statement referring to the Akaba dispute: "It was universally believed also that Sir Nicholas O'Connor, the Ambassador (who was already weakened by the fatal disease of which he died in 1908), was counselling concession and urging that something should be done to meet the Sultan half-way, whereas Sir E. Grey was said to be disinclined to make any concession. The sole question was whether Sir Nicholas would prevail, and war ensue as the inevitable result. The firmer counsel prevailed". It is deplorable that the idle gossip of Pera, a town of lies, should be here trumped up to disparage and belittle the character of an esteemed public servant, whose frailness of health and physical weakness were only equalled by his courage and pertinacity. The fact that Sir Nicholas O'Connor died because he would not spare himself in his country's service only makes worse the inclusion of this unnecessary piece of Levantine backstairs chatter. A few pages further on, on equally safe information, an indirect charge of cowardice or gross negligence is brought against the staff of the American Embassy; while at the end of the volume the British Levant Consular service is generally accused of ignorance, red-tape, and neglect of British interests. There are moments when garrulous meanderings cease to be tedious and become positively dangerous.

Sir William has yet much to learn of Turkey. He continually refers to Ulema, dervishes and Hodjas as priests, though Al Islam knows no priesthood; he speaks

of setting up "a stick in the ground towards Mecca" as a usual preface to a Moslem prayer. Kurds are described as a niggardly race, though, as a matter of fact, their hospitality is lavish and their extravagance absurd. The Turks of Anatolia are dismissed with the following sentence: "The Turks of Anatolia were a nomad people who conquered and destroyed a more developed system and reduced an agricultural and manufacturing and commercial people in large degree to the nomadic stage; the old Anatolian population, which survived and which partly became Moslem and Osmanli, partly remained Christian, lost much of the old tradition amid the growing deterioration of conditions and the decay of education". No discrimination is made between the Turkish-speaking people of Castamuni, Angora, Eski Sherir, Khodavendiari, or Brusa, who differ widely in wealth, capacity, intellect, habit and dress.

The only redeeming features in the whole of this work are the all too brief references to archæology, where Sir William speaks with deserved authority; which goes to prove the truth of an old Arabian proverb that "The goldsmith kens gold, and the silversmith silver", which means that specialists should keep strictly to their specialities.

A BETTER "STUDENT'S ROME".

"The Roman Republic." By W. E. Heitland. Cambridge: At the University Press. 1910. 3 vols. 30s. net.

THE publication of a complete history of Rome during the Republican period, by a well-known Cambridge scholar of assured reputation, is a notable event in classical learning. We have had school histories of Rome in plenty; but since the translation of Mommsen appeared some fifty years ago, and the less important work of Ihne which followed it, we English-speaking peoples have been destitute of any Roman history of importance in our own tongue, if we except the volume published shortly before his lamented death by Dr. Greenidge, which now can only make us feel how much we lost in him. The work before us is on a large scale, in three volumes of closely, perhaps too closely, printed pages. In a brief account of it such as is here possible, the ordinary method of reviewing, which occupies itself largely with criticism of detail, is quite out of place. We may say at once, with pleasure, that it is remarkably accurate in detail, as might be expected from its author's reputation, and also remarkably free from the prejudice or prepossession which so often tempts historians to handle their evidence perversely. It is not too much to say that it will mislead no one. And this being said to start with, we may devote the rest of this notice to explaining why it is likely to become the essential text-book of the earlier Roman history for many years to come.

In the first place it is the work of a sober scholar, not of an imaginative genius. The high colouring and fanciful drawing of Signor Ferrero, whose work was not mentioned in the foregoing paragraph because it may be doubted how far he is really an historian, are not to be found in it. It must, indeed, be said that the inspiration which Mommsen drew from a sojourn of nearly three years in Italy, and from the stirring events of his early life, is not vouchsafed to Mr. Heitland. In fact, during the last forty years of his indefatigable toil Mommsen himself found that he could not recover this inspiration, and devoted himself to those legal and epigraphical labours which will make students of Italian history for ever grateful to him. It is, indeed, chiefly these labours of the hardest worker of the nineteenth century, together with the archæological developments of recent years, that make it impossible for a conscientious writer to indulge his imagination, as Ferrero has lately done, or to write in hot haste, as Mommsen did in the early 'fifties. For example, a writer who has a gift for military narrative (which Mr. Heitland has not) will probably find the spirit taken out of him by the immense amount of labour he has now to go through in trying to form a judgment on scores of

questions—political, constitutional, legal—on which so much light has been thrown in the last half-century. And new works are continually appearing. Only last summer, too late for Mr. Heitland's first volume, a bulky book appeared in Germany on the Plebs, full of ideas which will have to be tested by experts. Thus the "ordinary" reader, accustomed to journalistic effects, may be disappointed with this book. Yet, in fact, one of the main reasons why it will become a recognised text-book is that it is written in a clean, clear style, a little cold perhaps, occasionally a trifle cynical, but always adequate and to the point. The author can say exactly what he means in good English, keeping a fairly high level of historical dignity, rarely descending to colloquialisms. Historically speaking, he is the soul of honour; he seems to be continually asking himself what he has to say that he can say conscientiously, and to be trying to say it as plainly as he can.

Again, Mr. Heitland contrives to steer through dangerous waters in the earlier part of his work, where evidence is meagre in the extreme, without wasting space or getting too much involved in conflicting opinions. He wisely dispenses, like Mommsen, with elaborate criticisms of legends, and is inclined to view with suspicion the recent bewildering speculations of Ettore Pais in this department. He confines himself, much as Mommsen did long ago, to sketching in outline the political features of the regal and early republican periods. He explains the nature of terms, such as *imperium*, *ius*, *fas*, *auspicia*, and a hundred others, which form a far more valuable basis for a student than legends, mainly of Greek origin, or than the archaeological and ethnological researches which have not as yet advanced far enough to be used with confidence. Thus he gives us the accidence, so to speak, of the language we have to learn; and with his expositions hardly any fault can be found. All this period may be affected in the future by archaeology, ethnology, comparative philology; but the essential thing for the future researcher is to get the accidence thoroughly well into his head.

As we go forward in the book we find the same good sense and sterling quality. The narrative may sometimes be a little flat and the general effect cold—not dull—but Mr. Heitland keeps honestly to the principle on which he works throughout, of not committing himself to any theory for which evidence has to be found by perversion of fact. The unwary reader is not enticed by him, for example, to accept one consistent view of Roman foreign policy after the war with Hannibal; he is rather put in the way of being able to form a judgment for himself. In fact, Mr. Heitland sets his readers the excellent example of making up his mind, for the time at least, on every difficult problem as it arises; and this is all a Roman historian ought to do, for his own training will have given him the means of judging fairly in a Roman sense without the aid of a theory. The Romans were not themselves theorists, and it is as well that those who write about them should be as like them as possible. Quite consistent with this method is the desire which Mr. Heitland expresses in his preface, to treat the Roman Constitution not structurally but functionally—to depict it at work, not to dissect it as a dead body.

Lastly, in his account of the Revolution period—most interesting, most difficult and complicated for many reasons—he has given us, strange to say, an impartial narrative, both as regards parties and personalities. Perhaps this detracts somewhat from the interest of the story; perhaps we feel now and again a wish for a little more feeling and a little less aloofness, yet it is exactly this neutrality that constitutes the real value of the account. Take the chapter on Sulla, a good test of historical skill. It is not a masterpiece; it hardly brings out with sufficient incisiveness the real contribution of Sulla and his advisers to legal and constitutional organisation, or the skilful adaptation of means to ends in the imperial work that had to be done; nor does it fully explain why machinery so skilfully devised should after all have failed to work as it should have done. Yet here the essential facts are put

together, and the reader is left with plenty of chance to think for himself, or to go on to Mommsen's invigorating and brilliant account, which in spite of some shortcomings is by no means yet obsolete.

The treatment of other great personalities in this period is also rather cold and neutral, but has the same advantage of presenting an accurate story without prejudicing the reader's mind. Mr. Heitland fully recognises the great qualities of Cæsar, though such recognition is hardly now in fashion (historic scholarship has its fashions as much as frocks); he evidently thinks of him as the one man fit at the time to rule; but he never for a moment hesitates to point out the defects in his methods and his character. In Pompey he sees a man quite unfit to rule, as Mommsen did; and this is probably the conclusion at which most sober scholars will arrive in the future. Towards Cato, "the great Incorruptible", as he likes to call him, he is apt to be cynical, and for Cicero he seems to have no enthusiasm.

At the end of his work Mr. Heitland has wisely added, after the manner of Mommsen, two valuable chapters on literature, jurisprudence, religion, social life, and kindred subjects, containing among other things a useful account of Varro's treatise on agriculture, which should induce many a student to read that much-neglected work in the original. Here our notice of this conscientious history must conclude. The author has not reached the highest level of the historical craft; but he has produced a Roman history of a kind much needed in our Universities and higher schools.

A PERFECT WHIP.

"Edward Marjoribanks, Lord Tweedmouth K.T.: Notes and Recollections." London: Constable. 1909. 5s. net.

LADY ABERDEEN has put together a short and very charming monograph on her brother's character and career by getting various people who knew him to contribute "notes and recollections". The idea is an excellent one, because this kind of joint biography gives different points of view. There is, for instance, a long and touching reminiscence of Lord Tweedmouth as boy and man by McLennan, head stalker at Guisachan. Lady Aberdeen has herself written a concise but quite adequate sketch of his public life, and there are contributions by Mr. Haldane, Mr. A. L. Brown (formerly member for the Hawick Burghs), and Sir Francis Mowat. Lord Tweedmouth was not, of course, a statesman, and his short tenure of the important office of First Lord of the Admiralty is only remarkable for the Kaiser correspondence. But Edward Marjoribanks was a perfect Whip, as all who were in the House of Commons between 1885 and 1895 will agree, on whichever side they may have sat. He was a perfect Whip just because he was, as all Lady Aberdeen's contributors testify, a perfect gentleman. His manners were perfect for the post, genial, easy, frank, yet never descending to familiarity. He remembered the names of everybody on both sides, and he was quite incapable of the low tricks which some of the occupants of his place have not hesitated to employ, on the principle that "All's fair in war". Marjoribanks would as soon have thought of deceiving an opponent about the course of business in the House of Commons as of forging a cheque. We can well understand how his sunny smile and cheerful confidence must have soothed and encouraged Mr. Gladstone. We only wish the Conservatives had ever had so good a Whip. How comes it that the Conservative party has never had a Chief Whip with the right manner—at least for the last quarter of a century? Other qualities their Chief Whips may have had, but a manner courteous and friendly to all has not been one of them. No notice of Lord Tweedmouth's life would be complete without reference to the clever and charming woman who halved his cares and doubled his joys. The very rare qualities of directness and simplicity were, as one of the writers in this book has remarked, the secret of the popularity and influence of Lady Fanny Marjoribanks.

AFTER LIGHTFOOT.

"Early Church History." By H. M. Gwatkin. London: Macmillan: 1909. 17s. net.

WE have lately been instructed in the early history of the Church by three masters. The posthumous work of Dr. Bigg has been quickly followed by Dr. Gwatkin's two volumes, and the English scholars were anticipated by Monsignor Duchesne. That eminent Frenchman is understood to belong to the more liberal section of the Roman communion; but, however that may be, his historical conscience is too scrupulous and too well trained to allow tradition or party spirit to influence his narrative. The two English scholars also belong to the Broad Church section of their communion, and do not fail to let us see it. Dr. Bigg, it is true, was too Olympian to be pugnacious, but Dr. Gwatkin cannot deny himself the satisfaction of denouncing the Oxford Movement and all its works and thoughts, and is equally frank in exposing what he regards as the weak points of modern Evangelicalism. He formed his judgment on the main problems while Hort and Lightfoot were teaching together at Cambridge, and has found no reason as his knowledge has increased to vary his decisions. The completeness of his acquaintance with the subject is marvellous; it is only in the rarest of instances that he has not read the very latest books or essays even on minor points. And yet he is not crushed beneath his learning. There is no overloading with details; the work is that of the historian and not of the antiquary. Indeed, it is of happy omen for the general study of Church history that three writers, all of them with richly stored minds, should have found the natural expression of their knowledge in a flowing narrative and a broad survey rather than in the accumulation of details. There is only one chapter—on the notoriously difficult subject of the Gnostics—that Dr. Gwatkin's readers will find perplexing; we wish that in it he had been more sparing of facts, for the uninstructed reader will scarcely be able to see the wood for the trees; though, after all, the essential matter is not the speculative cosmology of the Gnostics but the contrast between the Christian assertion of creation and the Gnostic theory of emanation as the cause of the being of the universe. Elsewhere the story is told with that clearness which is only possible where full knowledge is in reserve; and is told with a personal tone that makes it always interesting, and perhaps will most attract those who differ from the writer concerning the conclusions to be drawn from his facts.

But before they begin to disagree they will be heartily thankful for the vigorous common-sense with which he maintains the fundamentals of belief. No delusion has been more rife of late than the notion that a study called "comparative religion" is the clue to the history of Christianity. It starts with the postulate that Christianity is only one manifestation among others of a natural tendency of thought among mankind, and therefore that whatever in Christianity is, or seems to be, common to it with other religions cannot have a specific value as a revelation. If the search for resemblances be wide enough, and the most be made of them when found, it is obvious that the destructive process can be carried to such a length that our religion will be evacuated. Our answer is that for us the Person is Himself the revelation, and therefore that these analogies are superficial at the best. Such a defence when made rhetorically, or as an appeal to feeling, may not satisfy those who are not already convinced. Made by one who has full knowledge, and who finds that no other explanation gives a tolerable account of the inward and outward facts, it has decisive weight, and we are grateful that Dr. Gwatkin, speaking with authority, has stated it with force. We can also thank him, though with reserve, for his protest against "traditionalism". He says that Church history was "covered with reproach by the partisanship and credulity of the Tractarians", and he is equally emphatic in his condemnation of their modern successors. It is quite true that Newman and his col-

leagues did accept without examination the Caroline and mediæval view of the story. The force of reaction made it inevitable, and their protest against a thoughtless contempt for the past was of permanent value. But they were engaged in a practical conflict, and their erudition was a weapon, not an occasion for criticism. Sometimes their conduct was absurd, as when Newman set Froude, with disastrous results which he ought to have anticipated, upon the legend of S. Neot; and the effusions of those who succeeded in believing all that they read were often grotesque. But the only one among them to whom knowledge was an end as well as a means, and he the sanest and profoundest as well as the most faithful of them all, was no traditionalist. The judgment of Dean Church is less biassed than that of Dr. Gwatkin, and not less impressive because it is usually given with more restraint.

The general impression of early Church history that our author succeeds in conveying is that, the Person and the revelation being assumed to be what Christendom has always thought of them, ideas and events have developed in an intelligible order; and from this we are led to see that no hypotheses which lower the Christian conception are adequate to explain the facts. There is, indeed, at the present hour a healthy reaction against theories which omit inconvenient pieces of evidence on a priori grounds; and it is happily reinforced by the resolute common-sense of Dr. Gwatkin. He presents to us people like ourselves, actuated by reasonable motives or misled by intelligible errors, and he has a wide range of historical illustration at his command. Indeed, if he did not keep himself in check it is plain that he could bewilder us by such a shower of instances as Freeman was wont to pour upon his readers. But Dr. Gwatkin is a Cambridge man, and has been happily inspired by his environment to explore natural as well as ecclesiastical history. As Hort was an authority on brambles, so Dr. Gwatkin is profound on snails, and can demonstrate the European affinities of Northern Africa from his study of the characteristics of Algerian molluscs. He has written a book which the intelligent layman may not only understand but enjoy.

ONE OF THE FOURTEEN.

"A Project of Empire." By J. Shield Nicholson. London: Macmillan. 1909. 7s. 6d. net.

PROFESSOR SHIELD NICHOLSON, one of the fourteen Free Trade professors, has published a Tariff Reform book: incidentally an attempt to revive the fiscal imperialism of Adam Smith, who, though the grandfather of Free Trade, appears to have been a thorough Tariff Reformer. Now the Free Trade professors are thirteen, and if they all wrote books on the subject, as the fourteenth has done, the unlucky number might be further reduced. When distinguished economists sign declarations on any subject it is well to ascertain the "sense" in which they sign; with Professor Nicholson it certainly means a departure from the present fiscal policy of this country, at least in so far as the question of Empire is concerned. Adam Smith was the lawgiver of Free Trade, Richard Cobden only the high priest, rather heretical at that; and Professor Nicholson, reviewing "these ideas for popular consumption", finds that the law itself was "converted into a kind of religious dogma far removed from the principles of the original author". In short, "the greatest of all economists", at the mercy of the politicians, was interpreted to suit the immediate needs of their meaner understanding; and this is the position in which one of the fourteen "Liberals" boldly asserts himself towards the dogmatic obsession which now violates Richard Cobden's violation of Adam Smith.

Professor Nicholson faces the imperial factor in the problem at once, starting from the need and gain of defence in common, and recognising that any effective form of fiscal and defensive unity must require a new imperial authority or government constitutionally representative of the whole Empire, so that no country should be called upon to apply a policy without a proportionate voice in its adoption and direction.

He would start from the principle of "Free Trade within the Empire", with differentiated Protection against the outside world; but in view of vested interests, etc., he would work towards this ideal by easy stages, so that the different parts of the Empire might realise the advantages of closer union without sudden shocks through the departure from their Protection against the United Kingdom. "The idea is to provide an imperial revenue which shall not depend on the annual votes of the provincial assemblies, but on a system of taxation for imperial purposes approved by a central authority in which the different provinces are represented"; and "the benefits of real commercial union are too great to be cast aside on account of a literal interpretation of Free Trade, which is as little defensible as the literal interpretation of a Scriptural text badly translated from the original". We have not recently seen anything so instructive from a "Free Trade economist", and it makes us wish that his thirteen silent brothers would get their books written at once. As a matter of fact, it is impossible to think accurately and honestly about the matter without being a Tariff Reformer.

Here and there the Professor falls short. He does not appear to recognise that importing at less than normal cost of goods that can be produced at home tends to hinder or prevent production there; so that he does not defend "prohibition of the abnormal product", either as between the countries of the Empire or otherwise. This is a fundamental defect in the practical application of the plan, because the plea of "the abnormal product" from the old country is a very great hindrance in the new countries to the idea of fiscal unity based on free trade within the Empire. The Trade Boards Bill accepts the principle of restraining the abnormal method even as between different parts of the same country, and its application is surely not less reasonable as between different parts of the same Empire, which would remove at once more than half the economic objection of the colonies to the principle of political identity based on fiscal union. Professor Nicholson points to inter-state free trade in America and Germany; but we might improve even on that, and in the United States at least there are regions already decaying under a uniform system more suited to the progressive regions. A reasonable guarantee to the British colonies against the sacrifice of local interests would put the whole matter on a different and more encouraging basis for the colonials, and without any disadvantage to the United Kingdom, where Parliament has already approved the statutory restraint of the sweating by which normal production is disturbed. Professor Nicholson's neglect of this point may arise from his too close attachment to Adam Smith, who worked at a time when industry had not yet developed its abnormal hindrances as we know them now.

Another aspect neglected in this book, possibly for similar reasons, is the fiscal influence of international incidence on national production. The author does not appear yet to have grasped the fact admitted by Sidgwick that an importing nation may in certain circumstances derive revenue from the industry of the exporting foreigner, thereby lessening taxation at home and to that extent encouraging home production, since labour and capital co-operate more freely when less of their produce is annexed by the tax-gatherer. Nothing in the whole matter is more interesting than a study of the conditions and the extent in which one nation can make another pay its taxes; but here too the inductive data had not been developed in the days of Adam Smith.

NOVELS.

"The Prince of Destiny: the New Krishna." By Sarath Kumar Ghosh. London: Rebman. 1909. 6s.

We shall not be surprised to find this novel very popular with the large public which, knowing nothing about India, is rendered vaguely uneasy by tidings of Indian unrest. The hero, Barath, is heir to an ancient Rajput State, and certain signs in his infancy lead the Brahmins of his father's court to believe

that in him will be found a new avatar of Krishna. The boy grows up influenced by this idea, but he is sent to finish his education in England, and his character is modified by Western education. Coming to his father's throne he sets before himself the task of reconciling East and West. His project of marriage with an English lady brings him into sharp conflict with the Brahmins, and, after refusing to head a new mutiny, he abdicates and devotes himself to religious meditation. He was not, after all, the new Krishna, but he may become the new Buddha. The story is a very long one, but it repays attention as throwing light upon a point of view which is probably that of many educated Indians. The chapters which discuss the position of Indian students in England—a very serious problem—are enlightening, and certain criticisms of faults which are lamentably prevalent in our manners towards Indians deserve to be remembered. No Indian is ever unintentionally discourteous; rudeness in an Indian means a deliberate desire to offend. Not unnaturally the Indian supposes that if an Englishman hurts his feelings, by some want of appreciation of what good manners in the East require, the Englishman means to be offensive. Mr. Ghosh shows restraint in touching this matter but lightly, and he does justice to the good type of Anglo-Indian who takes pains to understand. But there are such remarkable mistakes in the book that it would be unfortunate if "The Prince of Destiny" were taken for an utterance representative of Indian opinion. The author goes unaccountably wrong in Indian matters. The claim to princely Rajput descent of a writer evidently, from his name, a Kayasth of Bengal, is not new, but would certainly not be accepted by the Rajputs. The point is of importance, for Mr. Ghosh claims to interpret the soul of a Rajput prince, and the general reader may fancy that he is in a position to do so. The unrestricted intercourse between the hero and a princess of a neighbouring Rajput house is quite impossible, and Barath's harmless flirtation with the lady Savona must be as abhorrent to Hindu notions as his betrothal to Nora, with the support of her family, is distasteful to English. There is little mention of Mohammedans, but enough to reveal elementary blunders which would be inexcusable in a globe-trotter.

"The Valley of the Kings." By Marmaduke Pickthall. London: Murray. 1909. 6s.

"To lie is the salt of a man, but shame to him who believes", says the Arab proverb set out on the title-page of this novel; whereas, as Iskender's mother reminded him, the Franks hate "guile or any (like) cleverness". Iskender was a well-meaning Arab youth who had been brought up under the influence of a Protestant mission—a training which had filled him with a somewhat uncomprehending admiration for foreigners and foreign ways without in the least altering the native obliquity of his Oriental mind. He became devoted to a young Englishman who was staying at the hotel, and who took a fancy to him; and his fictitious "Valley of the Kings", where gold was to be picked up as easily as pebbles, was invented solely in order that he might enjoy the exclusive society of his idol by riding out into the desert with him in search of that Syrian El Dorado. By dint of much talking and dreaming and scheming about it, "The Valley of the Kings" became very near a reality to Iskender, and it is impossible not to feel sorry for him when scorn and even stripes followed, for the Englishman and his Anglo-Indian uncle had a short way with those whom their kind designate with a large comprehensiveness "niggers". We do not remember a book in which East and West are contrasted more effectively or with more insight and humour.

"Cricket Heron." By Irving Bacheller. London: Unwin. 1909. 6s.

A naïve and guileless story, illustrating in an American setting the great doctrine, self-help. There are amusing incidents, and the book successfully maintains—probably not from conscious art—the semblance of the autobiography of an imperfectly educated young man. But its amazing feature is the calm assumption

that the feuds between railway speculators in the United States stand on a moral level with the War of Secession, and that a Vanderbilt was fighting a Divine battle as much as a Lincoln, and evidently, in the author's mind, a good deal more than a Stonewall Jackson. It is odd to see the worship of the Golden Calf using the language of Puritanism.

"The Odd Man." By Arnold Holcombe. London: Lane. 1909. 6s.

The odd man is a village recluse, half gipsy, half student—a carpenter when he chooses to work—who lives alone in a ramshackle cottage on a patch of land much coveted by speculators when the village becomes a rising suburb. His unpopularity amongst his neighbours is not very convincing, for he never harmed them: and the drawing of their littlenesses and vulgarity, both before and after he came into an unexpected fortune, is in places pushed to the verge of farce. But farce is amusing, and the book is a little out of the common.

"Jack Carstairs of the Power House." By Sydney Sandys. London: Methuen. 1909. 6s.

Two of the four pictures which illustrate this crude and slangy story show Jack Carstairs, the virtuous electrical engineer, engaged in terrific combats, whilst a third depicts him covering a wicked colleague with a revolver as that "blasted sweep"—thus Carstairs passim—stoops for the office poker. The sub-title of the book describes it as "a tale of some very young men and a very young industry". We should hardly have stopped there.

"Candles in the Wind." By Maud Diver. London: Blackwood. 1909. 6s.

A conventional love story—Anglo-Indian in setting, triangular in construction. The lady is married to a half-caste doctor: the hero is a gallant subaltern who wins the V.C. There is some good description of frontier fighting and scenery: all the proprieties are respected, and the plague conveniently carries off the Eurasian husband, who, of course, wasn't quite a gentleman and had dreadful relations on his mother's side.

THE FEBRUARY REVIEWS.

The Reviews for February are necessarily full of politics. The "Nineteenth Century" has four articles bearing on topics of immediate interest. Sir William White deprecates the partisan discussion of the naval situation, though we fancy many who study his article will feel that he under-rates the gravity of the problem admitted by Ministers themselves months ago. He offers no justification of "the erratic and uncertain action of the Admiralty and Government" in dealing with naval matters during the past twelve months, but he fears that "political considerations rather than a clear-sighted national policy has largely influenced both Government action and the attacks made by the Opposition". Obviously, if political considerations have weighed with the Government on so vital a question, the Opposition attack, politically inspired or not, is entirely in keeping with national interests. Mr. H. W. Wilson's methods of controversy are just those which offend the unemotional temperament of the late Director of Naval Construction, and his reiterated demand in the "National" for two keels to one German will be brushed aside as alarmist. Yet Mr. Wilson is able to back his argument with a goodly array of hard facts, and even the authority of one whose eminence is that of a ship constructor will not convince us that Germany's powers of construction have been exaggerated. Other articles in the "Nineteenth" are Colonel Pilkington's urgent suggestion for a new Volunteer movement; and Sir Andrew Fraser's recommendations with a view to strengthen the Press Law in India.

Meanwhile, what of the Budget and the Lords? Lord Courtney of Penwith, in the "Contemporary", thinks the Opposition and the Peers will be well-advised if they pass the Finance Bill, frankly admitting that "the mischief, or supposed mischief", of the measure has been done. Naturally he takes the view that the verdict of the country has been declared against the Lords, and an Act of Oblivion will not now be enough. There must be a reaffirmation by the Commons of their rights over finance, and the House

of Lords must be brought into "a working relation" with the Commons that can be tolerated. But not the House of Lords alone must be dealt with: steps must be taken to ensure that the Commons are "a more exact representation" of the national will. Lord Courtney's ideas are vague, but it is, at any rate, something to have his admission that if reform of the Lords is essential, reform of the Commons is equally necessary. Pious opinion, however, does not carry us very far. In the "Fortnightly" one article on the elections shows that 49 per cent. of the British votes have been cast for Tariff Reform and the Second Chamber. "There is not a written Constitution existing or conceivable under which organic changes of the Constitution could be carried by a doubtful majority." The only thing certain about the Government majority is its uncertainty. Another article in the same review claims the peers as democrats, and points out the difference between a claim of the Upper House to deal with Finance Bills affecting the interests of the Commons and a claim of the Commons to the right of taxing the peers. Judged by the democratic axiom that there should be no taxation without representation, the peers have a good case if they insist on a voice, which everyone else has, in financial matters affecting themselves. Mr. Belloc's article on "The Strain of Transition", an elaborate piece of Little Englandism, is intended to prove that Great Britain is so dependent on her imports that she could not, without risking ruin, even attempt to follow the example of Germany and the United States in tariff matters. Mr. Belloc's inability to understand the character and resources of the Empire is quite impressive. A Declaration of Faith by Didymus in the "English Review" is a poor attempt to imitate the controversial methods of Mr. Bernard Shaw. Mr. Arnold Bennett, who follows Didymus with an article on the elections and the democratic idea, is disappointed that England, "the country with, on the whole, the least unsatisfactory national characteristics," has not given an overwhelming majority "against the two most reactionary proposals ever put before the electorate—food taxing and the extension of the hereditary principle." His disappointment is shared by the "Socialist Review." These regrets do not go far enough: England has not merely not given an overwhelming majority against, she has given an actual majority in favour of, the "reactionary" proposals. To "Blackwood's" Muser without Method the most striking fact in the political history of the last two years is the decline of Mr. Asquith's authority. "He has never shown himself less of a statesman than he has done since the election began", and the Muser finds it difficult to characterise the "statesmanship" of this "craven pilot" in temperate language. If "Blackwood" represented Scotland there would be no Government majority even with the assistance of the Nationalists.

The question of Railways versus Canals is discussed in the "Nineteenth Century" by Mr. Edwin A. Pratt, à propos of the Canal Report. With this may be considered the article on "Forestry and the State" by Mr. W. Dawson in the "National". The juxtaposition is suggested because the discussion in both cases turns largely on the point whether or not the State should assist in developing forestry and restoring the canal system. We have the example of successful State aid given by most European States in both cases. But while Mr. Dawson urges State forestry from foreign examples, Mr. Pratt's object is to show that the conditions under which the Germans and French and other peoples have pushed their artificial waterways, even at the expense of the railways, do not obtain in this country. The arguments of his article are the familiar pleas by the railway interests that railway-carriage is more economical than water-carriage; and only by protecting the canals against the railways have other countries enabled their canals to compete effectively with the railways. The facts adduced by Mr. Pratt serve the motive of his article, and certainly raise a case against the assumption that the State need only spend plenty of money on the canals for them to become formidable competitors with the railways. His abstract proposition that the State cannot fairly subsidise the canals against the railways is doubtful. If the advocates of the canals could as plausibly justify their forecasts as Mr. Dawson enlarges on the benefits which industry would receive from State-aided afforestation, they would have a good answer to Mr. Pratt's individualism. Mr. Benjamin Taylor, in the "Fortnightly", also discusses the effect of State interference with industry as shown by the Eight Hours Bill. Already in Wales and Scotland and Northumberland and Durham the disputes over the Act have caused injury to trade. Mr. Taylor contends that this is only the beginning of the consequences which will tell on trade, either for an uncertain period or even permanently. From an

(Continued on page 180.)

THE LOW PREMIUMS OF THE SCOTTISH PROVIDENT INSTITUTION

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analysis of the conditions of coal mining, he concludes that production must be less, with injurious permanent effects on export trade and shipping, and all industries such as the iron trade, in which fuel forms the greater part of the cost of manufacture. There is not even to be set off against this the improved health and physique of the miners, as the Departmental Report treated this question as hardly entering into consideration.

Politics this month do not give literature a fair chance, and there is not much that calls for special notice. "The Thrush", in its third issue, contains a poem by Mr. Alfred Noyes. "Blackwood's Magazine" has an interesting article by Mr. Andrew Lang on Betty Barnes, Mr. Warburton's Elizabethan cook, long supposed to have "consigned to grease and conflagration" her master's fine collection of ancient plays. She it was that, according to her account of herself in Sir Walter Scott's novel, "sing'd fat fowls and wiped dirty trenchers with the lost works of Beaumont and Fletcher, Massinger, Jonson, Webster—even of Shakespeare himself." Mr. Lang sets out in light vein to clear the memory of Betty Barnes, and soon finds himself discussing the Elizabethan drama in general. He is of opinion that, even supposing Betty Barnes did destroy those plays, it is by no means certain that she does not deserve thanks and honour for so doing. In the "Fortnightly" Professor Stanley Lane-Poole discusses the alleged marriage of Swift and Stella and discounts the fresh evidence for the marriage incorporated in Dr. Bernard's essay, lately written for the edition of Swift's works issued by Messrs. Bell. Mr. Lane-Poole does not believe that the marriage took place, and bases his case for the most part on his estimate of Swift's character. In the "Contemporary" Mr. George Whitelock writes of the various influences that have gone to the making of English Pastoral Poetry, from the influence of Theocritus to the influence of Ronsard and Du Bellay. Readers of the "English Review", which has just changed hands, will note the new editor's remarks on the Critical Attitude, in the course of which he sets up his own critical standards and his own justification.

"The Church Quarterly Review." January 1910. 3s.

The Editor has an important and deeply interesting article, which parochial clergymen would do well to study carefully. They should be able to get from it much comfort and stimulus for their congregations. Here is a man of first-rate abilities, a scholar of established repute, certainly not prejudiced against Higher Criticism but himself of a critical turn of mind, who, having calmly and carefully surveyed the whole controversy, as embodied in the most recent works, as to the alleged discrepancy between the Jesus of history and the Christ of the Church, comes to the deliberate conclusion that "the Jesus of the Gospels is the Christ of S. Paul, and the Jesus Christ, truly God and truly man, of the Christian Church". And this article shows powerfully how, whatever difficulties the traditional Christian view of Jesus Christ may involve, every other view involves more. The traditional view explains more admitted facts than any other. Every other theory bears its mark of ex post facto work. One acute remark of Mr. Headlam explains much: "Religious people for over eighteen hundred years have been reading these books and listening to our Lord's words; throughout all that period they have never had any difficulty in recognising the divine element. It has appealed to their spiritual natures, and their spiritual natures have responded to the appeal. The temporary form in which the divine thoughts are expressed is there, but they have not been troubled by it. It has needed the labour of scholars to remind them of its existence."

"The English Church Review." January 1910. No. 1.

One's first impulse is to protest against any new periodical, perhaps not least a new "religious" periodical. But this new review has a special object, which, we agree, justifies its birth. The sciolism and half-education of the average modern Englishman in alliance with the half-belief and the secularism of the modern Broad Churchman, especially the Broad Church divine, require an antidote. Most English Christians do not understand the principles of the Catholic Faith, and so fall a prey to cheap latitudinarianism. The object of the "English Church Review" is to correct the spurious superficial scholarship which is the armour of the compromising Churchman always ready to barter principles for peace which is no peace. The Editor of this review is a well-known clergyman, an Oxford man of high philosophic attainments. In this first number the Rev. Douglas Macleane, one of the few really literary clergymen left, begins an article on the Athanasian Creed. It is written in his usual stylish and forcible manner. We wish the "English Church Review" well.

For this Week's Books see page 182.



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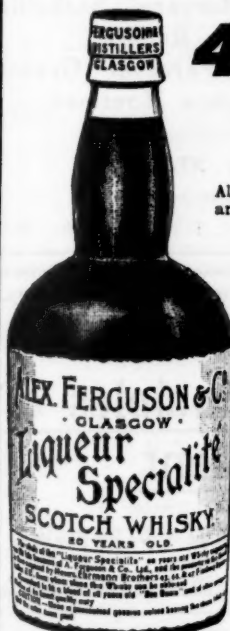
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 will SELL by AUCTION, at their House, No. 13 Wellington Street, Strand, W.C., on WEDNESDAY, February 9, at 1 o'clock precisely, THE LIBRARY OF BOOKS AND MANUSCRIPTS of the late Rev. J. Duncan Craig, D.D., of Duntreath, Glenagary, Co. Dublin, comprising English and Foreign Works in Theology, Ecclesiastical Antiquities, Archaeology, &c.—Bibles in Various Languages (including the rare Ferrara Bible of 1552)—Works on the Celtic Language and Cognate Dialects—Books on America and Ireland—Old Spanish Works—Illustrated Books, &c.

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 will SELL by AUCTION, at their House, No. 13 Wellington Street, Strand, W.C., on TUESDAY, February 15, and following day, at 1 o'clock precisely, a collection of GREEK, ROMAN, ANGLO-SAXON, ENGLISH, SCOTTISH, IRISH AND FOREIGN COINS, English and Foreign Medals, Tokens, &c., including a few War Medals, the property of S. Middleton, Esq. A collection of GREEK, ROMAN, FOREIGN AND ORIENTAL COINS, the property of S. W. Tomson, Esq., and other small properties, Numismatic Books, Coin Cabinets.

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(2) by J. Seymour Lloyd.
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BRAKPAN MINES, LIMITED.

(INCORPORATED IN THE TRANSVAAL.)

Notice to Shareholders.**SEVENTH ORDINARY GENERAL MEETING.**

NOTICE IS HEREBY GIVEN that the Seventh Ordinary General Meeting of Shareholders in the above Company will be held in the Board Room, "The Corner House," Johannesburg, on Friday, the 5th day of April, 1910, at 10.30 A.M., for the following business:—

1. To receive the reports of the Directors and Auditors, and to consider the Balance Sheet and Revenue and Expenditure Account for the year ended 31st December, 1909.
 2. To confirm the appointment to a seat on the Board of Mr. E. Friedlander in the place of Mr. A. Epler, resigned; of Mr. F. R. Lynch in the place of Mr. E. Wolfes, resigned; and of Mr. F. Elkan in the place of Mr. M. G. Elkan, resigned. To elect two Directors in the place of Messrs. E. Friedlander and F. R. Lynch, who retire in terms of the Articles of Association, but are eligible and offer themselves for re-election.
 3. To appoint Auditors for the ensuing year, and to fix the remuneration for the past Audit.
 4. To transact General Business.
- The Share TRANSFER BOOKS of the Company will be closed from the 1st to the 22nd April, 1910, both days inclusive.
- Holders of Share Warrants to Bearer, wishing to be represented at the Meeting, must deposit their Share Warrants, or may, at their option, produce same at the places and within the times following:—
- (a) At the Head Office of the Company in Johannesburg, at least 24 hours before the time appointed for the holding of the Meeting;
 - (b) At the London Office of the Company, 5 London Wall Buildings, E.C., at least thirty days before the date appointed for the holding of the Meeting.

Upon such production or deposit, Certificates with Proxy Forms will be issued, under which such Bearer Warrant holders may attend the Meeting either in person or by proxy.

By Order,

J. H. JEFFERYS,
Secretary to the London Committee.

London Transfer Office:
5 London Wall Buildings,
Finsbury Circus, E.C.
1st February, 1910.

SPRINGS MINES, LIMITED.

(INCORPORATED IN THE TRANSVAAL.)

Notice to Shareholders.**FIRST ORDINARY MEETING.**

"NOTICE IS HEREBY GIVEN that the First Ordinary Meeting of Shareholders in the above Company will be held in the Board Room, "The Corner House," Johannesburg, on Friday, the 8th day of April, 1910, at 11 A.M., for the following business:—

1. To receive the Reports of the Directors and Auditors, and to consider the Balance Sheet and Revenue and Expenditure Account for the period ended 31st December, 1909.
2. To confirm the appointment to a seat on the Board of Mr. F. R. Lynch in the place of Mr. E. Wolfes, resigned; and of Mr. F. Elkan in the place of Mr. M. G. Elkan, resigned. To elect two Directors in the place of Messrs. W. Dalrymple and F. R. Lynch, who retire in terms of the Articles of Association, but are eligible and offer themselves for re-election.
3. To appoint Auditors for the ensuing year.
4. To transact such other business as may be transacted at an Ordinary Meeting.

The Share Transfer Books of the Company will be closed from the 1st to the 22nd April, 1910, both days inclusive.

By order,

J. H. JEFFERYS,
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HOME AND COLONIAL STORES.

THE Fifteenth Ordinary General Meeting of the shareholders of the Home and Colonial Stores, Limited, was held yesterday at the offices of the Company, 24 Paul Street, E.C., Mr. W. Capel Slaughter (Chairman of the Company) presiding.

The Secretary (Mr. T. W. Davidson) having read the notice convening the meeting and the report of the auditors,

The Chairman said: The accounts which we have to present to you to-day are, I think, accounts which the directors may venture to congratulate the shareholders and themselves upon. At the same time they present a more satisfactory return than we have been able to present to you for some few years past, and that is always more gratifying to us when we are able to assure you, as we are on this occasion, that the increased profit is accompanied by an increased volume of our trade. I shall not detain you many minutes to-day, because there is really nothing of any special importance arising from the balance sheet. All I wish you to know are three things, the first that we have succeeded in accomplishing the results which the balance sheet testifies to, in spite of the existence and the continuation of the strenuous competition which I have often referred to from this chair, and which I have referred to as something which is to be deplored, but which we do not see our way to alter or to do otherwise than resist while it is carried on as a campaign. The other point is one which applies to all our trade, and that is the condition of the markets and of the commodities in which we deal. Last year I had to refer to the unfavourable condition of these markets, which had affected our profit and loss account. Now this year I am able to tell you that we have reaped the benefit of altered and improved conditions in some of these markets which affect us, and that improvement is reflected in the fact that with improved markets and an increased volume of trade it naturally follows that our profits are larger. That does not apply to all the markets. With regard to some of them, and some of the most important, we still have to regret that we have to trade under unfavourable conditions.

One fact occurred during the year which it is of importance you should appreciate, as it might have had a very considerable disturbing and disquieting influence upon our business. I have often said that nothing which shall fall from me when I occupy this chair shall ever have the tinge of political tendency, and I am not going to depart from that rule to-day; but at one time, and when it became pretty evident that the Budget was not going to pass, and that the position with regard to the tea duty was going to be left in a somewhat nebulous condition, it was a matter of very considerable anxiety to your directors to know what could be done to avoid a dislocation of the tea duty payment, which would have had, or might have had, a very embarrassing effect. It is obvious that if one tea trader could take his tea and not pay anything for it, and that another trader thought he could not take his tea out of bond and had to pay the duty on it, there would have been a great deal of confusion, and so it was that this Board co-operated with the great majority of the tea-duty-paying community in the country, and with the Tea Buyers' Association, in coming to an arrangement with the Customs and with the Chancellor of the Exchequer which you probably all saw at the time in the newspapers, and which had for its result the continuance of the payment of the duty as if it was still leviable, although, of course, with the dissolution of Parliament the resolution as to collection of the tea duty ceased to have any legal validity. That was an important matter overcome without trouble, and it is gratifying to be able to feel that the tea duty has been paid—if one can call it tea duty—the equivalent of the tea duty has been paid by an enormous percentage of the tea traders, and thereby a great dislocation of an important branch of our business avoided.

There is one other matter you may notice in this year's accounts, and that is the shape in which they are presented to you. In previous years the balance sheet has been at the top and the profit and loss account has been at the bottom, but owing to the view which the auditors took of the alteration of the law by the Companies Consolidation Act of 1908—I have forgotten the section, but it doesn't much matter—their view was that where the balance sheet was at the top and the profit and loss account was at the bottom, their signature at the bottom was appended to the profit and loss account rather than to the balance sheet, whereas the law prescribed that it should be appended to the balance sheet of the company. It is for that reason that the profit and loss account is on this year's report shown at the top and the balance sheet at the bottom, and the signature of the auditors' report appears immediately on the balance sheet. We are able this year to record a net trading profit of £144,055. This year we have no bankers' loan, but naturally our stocks are not so big as they were on the previous occasion, when we were carrying stock, very profitably no doubt, with borrowed money, but our £144,055 5s. 3d. is the net amount of profit which we have made, and that, with the balance of £1,262 in the previous year, made £145,317 9s. 3d. available as the profit for the year, and we have shown you how we have already appropriated £15,500 of this by paying the four quarterly dividends, this leaving £129,817 available. Of that amount we have, in accordance with the articles of association, appropriated £14,405 by adding that figure to the reserve fund, making the total reserve fund £233,164, and leaving £15,412 9s. 3d. to be disposed of. We propose an appropriation of that in the following way: To the payment of a dividend at the rate of 10 per cent. per annum upon the "A" shares, absorbing £10,000, carrying to the company's sick fund £1,000, and carrying forward £4,412 9s. 3d. I think that is a statement we can congratulate ourselves upon, and as the remainder of the business which has to be transacted at this meeting refers to my own remuneration—or affects to some extent my own remuneration—I only wish to say that in moving the adoption of the report and balance sheet now submitted, and the ratification of the payment of the dividends on the "A" shares, it is, of course, understood that that will be quite subject to any criticism you have to make on the resolutions which will be put to you when the report and balance sheet have been passed. With this observation I beg to move that the report and balance sheet be and the same are hereby adopted, and that this meeting ratifies the payment of the dividend on the "A" shares of 10 per cent.

Sir Charles E. G. Phillips, Bart., seconded the resolution, which was at once put to the meeting and carried unanimously.

Sir Charles Phillips then moved the following resolutions:—

That Articles 87 and 89 of the Articles of Association of the Company be altered so that such Articles shall read as follows:—

"Article 87. The directors shall have power to appoint any other persons to be directors at any time, but so that the total number of directors shall not at any time exceed eight."

"Article 89. There shall be paid to the directors out of the funds of the Company, as remuneration for their services in each year, a sum equal to 1 per cent. of the certified profits of the Company in respect of each director. Such remuneration shall be divided amongst the directors as the Board shall from time to time prescribe. In addition to the share which he may receive of the aforesaid remuneration, there shall, as from the 1st day of January, 1908, be paid to the Chairman of the Company out of the profits of the Company, as remuneration for his services in each year a sum equal to 3 per cent. of the amounts paid in any year as dividend upon the 15 per cent. Cumulative Ordinary Shares and the "A" Shares of the Company. All the foregoing sums shall be deemed to accrue or to have accrued *de die in diem*.

Mr. Charles Blake, the managing director, seconded the resolutions and they were carried unanimously.

The Chairman then moved a resolution approving of the appointment of Mr. T. C. Lemmens to the Board, and this, having been seconded by Mr. Blake, was carried unanimously.

A resolution re-electing Mr. G. G. Fisher and Mr. Lemmens was also carried unanimously.

On the motion of Mr. Simpson, seconded by Mr. A. M. Bennett, Messrs. Turquand, Youngs & Co. were re-elected auditors, and the meeting terminated with a vote of thanks to the Chairman.

THE LONDON CITY AND MIDLAND BANK LIMITED.

ESTABLISHED 1836.

Authorised Capital, £22,200,000. Subscribed Capital, £18,235,680. Paid-up Capital, £3,799,100. Reserve Fund, £3,419,190.

DIRECTORS.

SIR EDWARD H. HOLDEN, Bart., Chairman and Managing Director. WILLIAM GRAHAM BRADSHAW, Esq., London, Deputy-Chairman.
 THE RIGHT HON. LORD AIREDALE, Leeds. JOHN ALEXANDER CHRISTIE, Esq., London.
 SIR PERCY ELLY BATES, Bart., Liverpool. SIR G. F. FAUDEL-PHILLIPS, Bart., G.C.I.E., London.
 CHARLES G. BEALE, Esq., Birmingham. FREDERICK HYNDY FOX, Esq., Liverpool.
 ROBERT CLOVER BRADLEY, Esq., Liverpool. H. SIMPSON GEE, Esq., Leicester.
 SIR WILLIAM BENJAMIN BOWRING, Bart., Liverpool. JOHN HOWARD GWYHER, Esq., London.
 WILLIAM THOS. SUTHERLAND, G.O.M.G., London.
 WILLIAM FITZTHOMAS WILEY, Esq., Coventry.

HEAD OFFICE: 5 THREADNEEDLE STREET, LONDON, E.C.

Joint General Managers: J. M. MADDERS, S. B. MURRAY, F. HYDE. Secretary: B. J. MORRIS. City Manager: A. D. RUTHERFORD.

BALANCE SHEET, 31st December, 1909.

Dr.	LIABILITIES.	£	s.	d.	Assets—continued.	£	s.	d.
To Capital Paid up, viz.: £12 10s. 0d. per Share on 303,928 Shares of £50 each		3,799,100	0	0	Brought forward	22,931,965	14	10
Reserve Fund		3,419,190	0	0	By INVESTMENTS:			
Dividend payable on 1st February, 1910		341,919	0	0	Consols and other British Government Securities	3,901,252	4	9
Balance of Profit and Loss Account		179,740	0	3	Stocks Guaranteed by British Government, Indian and British Railway Debenture and Preference Stocks, British Corporation Stocks, Colonial and Foreign Government Stocks, etc.	5,087,050	13	3
Current, Deposit and other Accounts		7,739,949	0	3	Bills of Exchange	8,988,362	18	0
Acceptances on Account of Customers		69,644,519	16	5	Advances on Current Accounts, Loans on Security and other Accounts	36,297,233	3	4
		5,128,918	0	7	Liabilities of Customers for Acceptances as per contra	5,128,918	0	7
		482,513,386	17	3	Bank Remises at Head Office and Branches	1,771,609	16	9
Cr.	ASSETS.	£	s.	d.		482,513,386	17	3
By Cash and Bullion in hand and at Bank of England		13,065,799	19	9				
Money at Call and at Short Notice		9,868,195	15	1				
		22,931,965	14	10				

REPORT OF THE AUDITORS TO THE SHAREHOLDERS OF THE LONDON CITY AND MIDLAND BANK LIMITED.

In accordance with the provisions of Sub-section 2 of Section 113 of the Companies (Consolidation) Act, 1908, we report as follows:—
 We have examined the above Balance Sheet in detail with the books at Head Office and with the certified Returns from the Branches. We have satisfied ourselves as to the correctness of the Cash Balances and the Bills of Exchange and have verified the correctness of the Money at Call and Short Notice. We have also verified the Securities representing the Investments of the Bank, and having obtained all the information and explanations we have required, we are of opinion that such Balance Sheet is properly drawn up so as to exhibit a true and correct view of the state of the Company's affairs according to the best of our information and the explanations given to us and as shown by the books of the Company.
 London, 8th January, 1910.

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RAND MINES, LIMITED.

ABRIDGED TABULATED SUMMARY.

	GLEN DEEP, LIMITED. In liquidation from Dec. 10, '09	ROSE DEEP, LIMITED.	GELDENHUIS DEEP, LIMITED.	JUMPERS DEEP, LTD. In liquidation from Dec. 1, '09	NOORSE MINES, LIMITED.	FERREIRA DEEP, LIMITED.	CROWN MINES, LIMITED.	DURBAN ROODEPOORT DEEP, LTD.
FINANCIAL QUARTER ENDING	31st Oct., '09	31st Dec., '09	31st Dec., '09	2 months to 30th Nov., '09	31st Oct., '09	31st Dec., '09	31st Dec., '09	31st Dec., '09
Mine.								
DEVELOPMENT WORK—								
No. of feet driven, sunk and risen, exclusive of Stopes...	3,727	2,390	4,623	2,400	3,369	2,272	9,750	7,953
Estimated Tonnage of Ore exposed by drives, &c. ...	263,159	179,722	232,211	76,511	116,291	176,900	267,916	58,880
STOPING—								
Tonnage Stopped, including Ore from development faces	73,747	136,201	144,924	48,322	125,953	115,531	390,979	65,510
MILLING.								
No. of Stamps in operation	100	200	274	100	180	160	676	100
Ore milled (tons) ...	67,120	119,630	119,260	38,720	113,784	95,317	263,300	51,590
Duty per Stamp per 24 hours (tons) ...	7'249	6'791	5'657	6'804	7'335	7'950	7'160	7'529
Cyaniding.								
Total Tons treated ..	67,060	120,737	127,878	39,440	113,714	94,546	363,775	57,638
Gold Production.								
Milling (fine oz.) ...	12,635	25,444	25,650	10,548	26,956	35,267	104,340	13,455
Cyaniding (current milling) (fine oz.) ...	8,688	12,873	12,534	3,648	12,444	18,613	44,480	5,430
Cyaniding (Accumulations of Slimes) (fine oz.) ...	—	—	1,048	—	—	—	—	—
Total (fine oz.) ...	21,323	38,317	38,184	14,196	39,400	54,880	148,820	18,885
Total Yield per Ton Milled (fine dwt.) ...	6'353	6'404	† 6'235	7'332	6'925	11'515	8'192	7'321
Total Working Expenses.								
Cost ..	£61,744 14 1	£95,790 1 4	£125,049 17 2	£48,991 2 10	£116,542 15 9	£89,498 12 1	£315,724 12 7	£63,686 4 4
Cost per Ton Milled ..	£0 18 4'779	£0 16 0'140	£1 0 11'651	£1 5 3'664	£1 0 5'812	£0 18 9'349	£0 27 4'571	£1 4 8'272
Revenue.								
Value of Gold produced ..	£89,254 7 4	£160,881 6 9	£156,140 11 1	£59,610 0 0	£165,173 19 1	£230,820 8 2	£625,048 3 3	£79,219 17 11
Value per Ton Milled ..	£1 6 7'145	£1 6 10'703	£1 6 2'218	£1 10 9'483	£1 9 0'394	£2 3 5'186	£1 24 4'913	£1 20 5'536
Working Profit.								
Amount ..	£27,509 13 3	£65,091 5 8	£34,120 1 11	£10,618 17 2	£52,137 10 21	£141,321 16 1	£315,961 14 8	£15,533 13 7
Per Ton Milled ..	£0 8 2'365	£0 10 10'563	£0 5 8'663	£0 5 5'819	£0 9 1'971	£1 9 7'856	£0 17 4'727	£0 6 0'263
Interest.								
Debit ..	£361 12 1	£1,379 0 0	£711 5 11	£536 1 11	£588 6 7	£2,198 3 4	£4,744 0 8	£201 14 8
Credit ..	£7,771 5 4	£66,479 14 5	£34,831 7 10	£11,154 19 1	£52,725 17 6	£143,519 15 5	£320,795 15 4	£15,331 18 11
Net Profit.								
Estimated Amount of 10% Tax on Profits ..	£2,502 0 0	£4,229 0 0	£2,371 0 0	£283 0 0	£4,261 0 0	£13,638 0 0	£28,384 0 0	£1,237 0 0
Reserve Gold (fine oz.) ..	2,156	7,763	5,173	4,508	1,126	2,250	6,862	908
Capital Expenditure ..	£2,339 15 4	£2,310 18 6	£3,801 0 4	£5,644 7 6	£52,598 15 5	£3,651 12 8	£71,467 17 1	£8,412 17 10
Interim Dividends Declared.								
Payable to Shareholders registered on books as at ..	—	31st Dec., '09	31st Dec., '09	—	—	—	31st Dec., '09	31st Dec., '09
Rate per cent. ...	—	25%	17½%	—	—	—	65%	5%
Total amount of distribution	—	£173,750 0 0	£61,250 0 0	—	—	—	£611,088 18 0	£29,000 0 0

* Including Freehold Revenue.

† Exclusive of development work done during the quarter charged to Capital Account.

† Not including yield from accumulations of Slimes.

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